

... manage a working move abroad

Carly Chynoweth outlines what to do when your career path heads overseas

Get the paperwork right

1 Permission to work in the country is critical. People transferring with their existing employer usually find that the company will organise this for them, but they may have to sort out other details on arrival. "Even if you go to a country where you don't need a visa, there may be things that you have to do around registration," Tad Zurlinden, the chief executive of the Association of Relocation Professionals, said.

Anyone who plans to move overseas on their own initiative should get permission to work before they start applying for jobs. "You are much more attractive to an employer if you already have a visa," Dona Roche-Tarry, a managing partner at CTPartners, a global search firm, said.

Consider your family

2 When overseas assignments go wrong, the problem is usually domestic rather than professional, according to Natascha Clark, the business development manager at HCR, an employee relocation specialist. Look at whether your partner will be able to get permission to work; also assess whether the move will mean that your children leave (or return) in the middle of exam preparation.

Assess the package

3 "Work with HR to find out exactly what the package is," Ms Roche-Tarry advised. Look for allowances covering housing, moving, schools, health insurance and possibly even utility bills. Once you know what's on offer, do your own research into the cost of living in the proposed destination — and be prepared to negotiate.

Take specialist tax advice

4 "There may be things that you can do in advance to manage your tax," Ian Hopkinson, the head of KPMG's people services tax practice, said.



Make mistakes, and working abroad can be an expensive experience

Depending on how long you plan to be away, you may choose to leave some money offshore, for example. Check your tax status in both the UK and your destination country and find out whether there is a double taxation arrangement in place. Take tax advice before making decisions such as buying a house or applying for a green card, as these can affect tax status and often cannot be unravelled once they are done.

Examine your pension

5 Find out whether contributions to a UK pension will be taxed overseas. "If so, you may want to get an agreement to suspend contributions while you are overseas then catch up when you return to the UK," Mr Hopkinson said.

Cultural assimilation

6 "If your company does not offer a cultural programme, we suggest that you take one up [before leaving] yourself," Mrs Clark said. "It will help you to assimilate better." On arrival, ask for a mentor of your own level who is not in your business unit and can help you to negotiate the organisation. Whether language classes will be useful depends on where you're going and how long you plan to stay; learning at least a few phrases is a good idea.

Sort out the practicalities

7 Arranging a bank account on arrival can be a bureaucratic nightmare; see if your employer or your British bank can help you do this in advance, Gilbert Harding, a director of Overseas Moving

Taxing issue

Personal taxes as a percentage of gross earnings for a single person earning an average middle-management salary (£54,000 in the UK):

- Denmark - 40.7
- Belgium - 37.2
- Australia - 27.4
- Switzerland (Geneva) - 24.3
- UK - 22.6
- USA (Illinois) - 21.8
- France - 13.3
- Hong Kong - 12
- Singapore - 4.4
- UAE - 0

Source: Mercer, Personal Taxation around the World, 2009

Solutions, said. If possible, visit local schools and test your commute before choosing your new house, Ms Roche-Tarry said.

Deal with what you leave behind

8 Get your post redirected; if you decide not to sell your house, use a professional estate agent to let it out while you're away, rather than relying on a friend. "That way, if something goes wrong you have recourse," Mr Zurlinden said. "Make sure that you have cleaned up your UK tax affairs so that you will not face problems when you are going to come back," Mr Hopkinson said.

Think about removals

9 It may be cheaper and easier to rent a furnished house or to buy new furniture on arrival. If shipping a car, check import taxes first; Mr Harding tells the story of one man whose Volkswagen stayed on the docks in West Africa for years because he couldn't afford to pay import tax, which tripled the car's value. If taking pets, expect to pay £1,000 per animal, Ms Roche-Tarry said.

Know what happens next

10 An overseas posting is usually a good career move, but you have to manage it to get the most from it. Talk about how the job will fit into your professional development before you accept it. Stay in touch with your home office and start networking internally to find your new job a year before your assignment is due to end.