

THE ESSENTIAL GUIDE TO BUYING A PROPERTY IN SPAIN

MOVING TO AND LIVING OVERSEAS

foreigncurrencydirect



Welcome to the **Essential Moving to Spain Guide**

So you've decided to buy a property in Spain and you're taking the plunge and moving abroad - what a wonderful idea!

Many Brits are attracted to Spain, and for obvious reasons; the relaxed lifestyle, the great weather, and the beautiful coastline that conjures up ideas of the perfect lifestyle. Or maybe you just really like the idea of waking up each morning for a dip in the pool followed by an afternoon siesta.

Well, before you get to the endless supply of paella and the occasional glass of wine, there are some key things to consider before you make the leap.

This guide will help you get to grips with everything involved in purchasing a property in Spain and emigrating to our European neighbours so you can avoid the pitfalls. It provides you with the information you need on the processes and costs involved in buying Spanish property, how to manage your currency exchange, deciphering the Spanish tax system, while also giving you details of the healthcare systems and even Spanish customs.

Simply read on to make your Spanish buying experience exciting and stress free.



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Buying a Property

Buying a property abroad can be pretty daunting, especially with a language barrier to overcome. Getting it right is very important so it's essential you follow all the processes and don't get too lax on the details. Here's how to go about it.




The process for buying a house in Spain is not entirely alien to the one in the UK.

Finding a **property**

The process for buying a house in Spain is not entirely alien to the one in the UK, but there's still some significant differences. We would suggest that finding a knowledgeable – and preferably bilingual - solicitor should be one of your main priorities. You don't want to get caught out, so make sure you get someone that knows their Spanish property and tax law so everything goes according to plan.

Luckily there are no restrictions on UK citizens buying a property in Spain, so you're already off to a good start, but you will need to register for a *Número de Identidad de Extranjero*, or NIE. This is a tax identification number which, along with many other things, is necessary for buying a property in Spain. Please see the Laws, Visas & Permits section of this guide for more information on obtaining a NIE.



Always consider the time of year you're visiting and try to look out for any problems that might arise in different weather.

Finding an **estate agent**

The easiest option for finding an overseas estate agent nowadays is to go online. There are plenty of property sites which will showcase the houses available all over the country with pictures and details for you to take a look at. From here you can enquire with the estate agent, or visit their website directly. This saves you from taking a fruitless trip to Spain. Having said that, you will need to visit eventually when you've got a few houses in mind.

When you do go, remember that what looks good in the summer, might not be so fit for winter. Always consider the time of year you're visiting and try to look out for any problems that might arise in different weather.

Also, while not necessary, it may be worth having someone who speaks Spanish with you. This can be handy for asking questions when you're being shown around a property, and will also help with talking to the locals, helping you to get a much better idea of the local area.

A Spanish estate agent is usually paid for by the vendor. They'll obviously be a wealth of information about the area you want to live in, while also being able to answer any questions you might have. Bear in mind, you're in a different country where regulations are different to those in the UK, so ask any questions you can think of... no matter how silly. If an estate agent mentions upfront payments or shortcuts to avoid regulations, keep your wits about you, it might be best to look elsewhere.



Below the British Foreign Office's list of checks you should carry out during the property buying process:

- You have seen the Land Registry extract (*nota simple*), available from the *Colegio de Registradores* (translations into English for an additional fee), and checked the following:
 1. The property and land for sale match the details registered and the sellers are the registered owner(s).
 2. There are no debts or charges, such as a mortgage on the property.
 3. There are no legal proceedings initiated against the property for contravention of land planning law.
- You have checked that planning permissions are in order and the property is a legal build. This is particularly relevant when buying off-plan or direct from a developer. The town hall can inform you whether the building has all licences and permissions and provide details of the type of land. If the property is built on rural land or land that is not classified for construction, additional confirmation should be sought from the regional government as to whether they have authorised the construction.
- If you are buying an off-plan property, confirm that the property has been certified as finished by a registered architect and registered as a new build in the property register. The registration should also provide details of the developer's insurance against structural and other defects in the construction. In the case of a private build (the previous owner built their own house and decided to sell before ten years had lapsed) you will need to request these details separately.
- You have checked the latest town plan to see whether or not the plot you wish to buy has any building restrictions, is in a green zone or includes a public pathway or similar. This can be viewed at to the town planning (*urbanismo*) department of the local town hall.
- You have carried out a property survey. Whilst this is not obligatory, it is wise to get a chartered surveyor to check the property.

The fees

As is the case in the UK, there will be some fees to pay along with your purchase, although the amount will depend entirely on the price of the property, type, and even the region of Spain where it's located. Be sure to factor this into all financial plans as it can add a significant amount to your final costs. You can expect to pay 10-12% of the cost of the property in fees.

Below is a breakdown of some of the costs that you should budget for:

- **Impuesto de Transmisiones Patrimoniales or ITP** – This is a tax that is paid on existing properties. The national rate is 7%, but there are a number of regions where this differs. The rate is set in a region's general budget each year so you'll need to look into this yourself when you know where you'll be moving to.
- **Impuestos sobre el Valor Añadido or IVA** – This is the Spanish equivalent of VAT and will be charged on any brand new properties.
- **Actos Jurídicos Documentados or AJD** – This is stamp duty and will vary by region.
- **Notario fees** – These are the fees for the person who officiates a sale. Notario fees are fixed by law and are usually based on a sliding scale relative to the sale price.
- **Solicitor fees** – This will vary based on your solicitor and what work actually needs to be done.
- **Surveyor's fee** – This won't be applicable to everyone.
- **Property registration fees** – This is the cost for getting the names on the deeds changed.

The process

Once you've made all the necessary checks, it's time for you to put an offer in on the house, which will go through the vendor's estate agent. Once accepted, there are a number of different options to getting the sale finalised, often including a contract before this eventually takes place.

Now it's time to get down to all the paperwork. Certainly not the most exhilarating part of the process, but you've got to do what you've got to do. So, with your solicitor on hand, it's time to get down to business.

The **Contrato de reserva** is a reservation contract and will most likely be suggested by the Spanish estate agent. Essentially you pay a holding deposit on the property – this could be anything up to and above €6,000 – which means no one else can buy the place for a specified time, often a month.

To enable you to secure your dream property when some of the essentials haven't been confirmed (such as a mortgage), you may be able to agree an offer subject to certain conditions. This could save you from losing your deposit.

The contracts themselves can be quite vague and are simply there to keep the property off the market. If you decide to go ahead and buy the place within the timeframe, you'll go on to sign a more significant contract and your original deposit will come off the final price. If you change your mind, your deposit could be lost and the house goes back on sale.

This type of situation encourages buyers to buy a house quickly so that they don't lose their money. Bear in mind that in this 30 days you need to get all your legal checks done and that's a tight squeeze. An estate agent may try to rush you into one, so be careful. Generally try to avoid this option and push for one of the contracts mentioned below.

The ***Contrato de opción de compra*** is an option contract. This is often the contract of choice for sellers as it puts them in a good position. This contract works by having the buyer put up a percentage of the full price of the house – often 5% but can be higher – and agreeing to a timeframe within which the full amount must be paid (the original amount put up will be taken off).

If the amount is paid on time then it essentially becomes a contract of sale. On the other hand, if the agreed date of payment passes then that's it. The seller keeps the initial amount and the buyer has no further claim to the property. Obviously then, only agree to this kind of set up if you're 100% sure that you will be buying the house.

The ***Contrato de arras penitenciales*** is a deposit contract. This option is quite similar to the process most people go through in the UK and is the most common in Spain. A deposit is put down by the buyer – usually 10% of the full price – until the sale is accepted and goes through. If the buyer drops out they lose their deposit, while if the vendor pulls out they must pay it back double (not a bad earner for the buyer in that case).

The ***Contrato de paga y señal*** is a down payment contract which is not too dissimilar to the deposit contract. The difference is that both the vendor and buyer have to agree to end the contract. One side cannot simply withdraw without the agreement of the other. If either party refuses to go through with the process, they will be forced to.

The ***Contrato privado de compraventa*** is a private sale contract and involves no down payment or deposit. It is unlikely that a vendor will accept this with a foreign buyer as although it is legally binding, enforcing it on someone abroad is obviously difficult. If you are offered it, you will make full payment for the property when the deeds are signed with a notario present.

After all that, you have your final contract, the ***Escritura de compraventa***. This is the contract of sale and will be completed in front of a notario.

Once completed, it's time to settle up on the property price and any relevant fees and taxes. After that, the place is yours!



Culture & Language

Spain, unsurprisingly, is a very different country to the UK. Not only is the weather a vast improvement, but the language and culture may be completely new to you too. Here are a few things you should learn before you get there to avoid accidentally upsetting someone as you get your bearings.

Greetings and **being polite**

Social interactions in Spain aren't wildly different than at home so don't worry about experiencing incredibly odd behaviour from the locals. You'll get used to things pretty easily as the differences are only slight in action, while some are hardly different at all.

To begin with, when you're formally introduced to someone you'll say *buenos dias* or good day. If it's after lunch – it's worth noting that afternoon and evening don't really exist in Spain like they do in Britain – you say *buenas tardes* or good afternoon/evening. So far it's pretty simple. You will have to remember what comes after though as there are three options:

- **Senor** – Equivalent to Mr
- **Senora** – Equivalent to Mrs
- **Senorita** – Equivalent to Miss

You won't have to use these all the time, especially in casual situations, but it's worth remembering them to give a good impression upon your first meeting with someone.

Also, if you meet up with a group of people, be sure to greet and say goodbye to each person individually – no copping out with a big wave to everyone!

You'll also come across a lot of kissing – although this will vary from place to place, Spain's culture is quite diverse across its 17 regions. It usually involves two kisses with one on each cheek, although it may be more like a brush rather than a full on kiss. Generally speaking, women kiss everyone while men will shake other men's hands. So, nothing too complicated.



Spanish meals

If you've been lucky enough to gain an invite to a Spanish house for food then great! You certainly won't be disappointed by the food or the company, but there's a couple of things to note before you head round for some tapas and a glass of Rioja. For a start, being punctual is of course important, but remember things are a bit more laid back on the Iberian Peninsula. You won't be criticised for showing a little after the set time, but never go beyond 15 minutes as a strict rule. You should also bring a small gift as well, preferably some wine, chocolate, or flowers. Nothing major, just a sign of your appreciation for your hosts opening up their home to you.

Be sure not to eat until *que aproveche* or *buen apetito* is said, whilst waiting for the toast – *salud!* – before drinking your drink. And to make sure you don't outstay your welcome, if the host seems reluctant to pour you another glass of wine or beer, it's time to head home.

Bits & bobs

Here's a few other quirks of social life in Spanish that will be useful:

- **Reduce your personal space** – The Spanish don't have a problem with getting a bit closer than normal during conversation, so avoid backing away if you don't want to look impolite.
- **Pass the salt** – In this case, take that literally for everything. Never throw anything even if it's an old newspaper in a bin, this goes doubly when you're giving an item to another person.
- **Don't point** – At people anyway. This is considered very rude.
- **Oi!** – While in the UK shouting at bar staff is considered rude, in Spain it's par for the course. Use 'oiga!' or 'oye!' when it's your turn for a round.
- **Face forward** – While this would irk people in the UK, it's particularly frowned on in Spain. Never turn your back on someone, especially if they're trying to communicate with you.



The language

Despite the large amounts of British expats and tourists in Spain, you shouldn't expect many of the Spaniards to speak English – especially outside the tourism industry. English is now taught in schools there, but otherwise you're going to have to try and learn the language. Unless of course you intend to spend all your time with the other Brits of course.

Admittedly, this won't always be the case. You only need to look on sites like TripAdvisor to see that people have very different experiences when it comes to Spanish people speaking English. In the end it all depends on who you meet. One day you might get by, while another will be a disaster. So, to be safe, get learning.

You don't have to master the language, but it's worth putting the time into getting a grasp of it. It's not just about making your life easier, but you'll be able to enjoy Spain much more with a grasp on the language.

Consider joining an adult language course, trying out some of the online options like Duolingo or Babbel, or hire a one to one tutor to get your ear round the lingo.

Learning a new language is by no means easy, but even a basic level will be a great help. Once you live there you'll soon pick up even more through immersion, so don't worry if you can't keep up a conversation after you arrive.


Whatever method you choose, you should always aim to become fluent eventually.



Laws, Visas & Permits

When you move to a new country, there's often a lot of laws you'll need to consider to make sure you'll actually be allowed to stay. The strictness of these laws vary wildly from country to country, but luckily, with the UK and Spain being part of the EU, things aren't too difficult.

With the UK set to leave the EU, your rights as British expats living in Spain could change. Be sure to keep up to date with the latest changes to laws, visas and permits.



If you're considering becoming a Spanish citizen, you can usually attempt to do so after ten uninterrupted years of residency.

Following the **UK vote to leave the EU**

Since the UK have voted to leave the EU following the Referendum on 23rd June 2016, the rights of people moving from the UK to the EU may change. This is all up in the air until Article 50 is declared and negotiations between the UK and the EU begin. The entire process of exiting the EU could take many years, with a minimum of 2 years stipulated for negotiations. When planning to move to Spain be sure to check for the later information on visas and the rights of expatriates. Your solicitor will be able to help with this.

Work **visa**

If you're planning on getting a job in Spain, you'll be glad to hear you won't need to get a visa. Countries that are part of the European Union and European Economic Area are all signed up to treaties that make free movement pretty easy. That means you can show up on Spanish shores and start working from day one. Nice and simple.



Residency **permit**

To begin with you won't need any kind of visa or form to start living in Spain. But after three months you'll have to find your local Foreigner's Office – or *Oficina de Extranjero* – and get registered for a *Número de Identidad de Extranjero (NIE)*. This is essentially an identity number that all foreigners who live in Spain need to have. You will need a NIE to purchase a property or open a Spanish bank account.

You will need to do plenty of essential things when living a life in Spain, such as paying your taxes, getting a bank account, or starting up your own business.

To get one you will need the following:

- Valid passport or ID
- An NIE application form – generally available from a local town hall
- A document explaining why you need an NIE
- €12 to pay the fee
- Evidence of your healthcare insurance
- Financial details in regards to income and assets
- Proof that you can support yourself which will be something like a certificate of employment or, if you're self-employed, proof of registration on the Mercantile Registry
- If you're studying, you'll need proof of enrolment in an educational institution too



If everything checks out, you should receive a card with your name, address, nationality, and NIE number on it, but don't be surprised if you're issued a certificate. Along with your passport or ID, you should carry this around with you at all time.

There's another thing you'll need to register for which is the *padrón* certificate. This is more of a local thing which everyone in Spain must register for. It essentially acts as a census for the local municipal area which helps the authorities plan for things like school places and ensure they get the correct funding from the central government. Along with ensuring the local services are adequately funded, it will also allow you to vote in the local and European elections and register for healthcare, while it could also get you lower taxes along with access to free language tuition and leisure activities (very important if you want to claim for permanent residency one day). The latter will all depend on your town hall, so you'll be able to find out the details when you head there to register.

To register for one of these, you'll need to fill out the form they give you, bring along your passport or ID, NIE, a utility bill, and either your rental contract or the deeds to your home.



Applying for **Spanish citizenship**

If you're considering becoming a Spanish citizen, you can usually attempt to do so after ten uninterrupted years of residency in the country. However, this matter is complex and it's not just a matter of showing the right paperwork, you'll need to put some effort in.

For starters, you'll need to be able to speak Spanish to a pretty decent degree and be able to show that you've integrated into Spanish society. This means getting involved in the culture of the country through groups, organisations and events (that's where your *padrón* discount and tuition lessons will be helpful).

You'll also need the following documents:

- Your birth certificate officially translated into Spanish
- A certificate from the police to prove your 'good conduct' while living in Spain
- Two references from two Spaniards to back up your claim of integration and good character




It is advisable to hire a lawyer to take you through this process to make sure everything is done properly.

You'll need to bring these to your local civil registry to apply for nationality, while you'll also have to renounce your UK one. If everything is accepted, you must swear loyalty to the current monarch of Spain and promise to adhere to Spain's laws and constitution. It is advisable to hire a lawyer to take you through this process to make sure everything is done properly.



Money, **Finance & Taxes**

It will come as no surprise that dealing with money and taxes in Spain is different to here in the UK. There are similarities, but generally, there's a fair bit to learn. Especially so if you're planning on starting your own business while there.



The amount of income tax you pay depends on how much you earn, with separate bands setting out the percentage you give to the government.

Where do you **pay your tax?**

If you're a resident in Spain – defined as someone who spends over half the year there – then all of your income will be subject to Spanish tax. If you're a non-resident, Spain will only be after any money you make from Spanish income.

You'll need to complete a Spanish tax return if:

- You earn €22,000+ a year
- You are self-employed or run a business
- You receive rental income of €1,000+ a year
- You have capital gains or savings incomes of €1,600+ a year
- It is the first year of you declaring tax residency in Spain

Who gets **what** tax?

When moving to another country, depending on your financial situation and assets, there can be some overlap in tax law. This means disputes can arise over which of the countries you should be paying tax to, with both claiming you owe them some cash. To avoid this situation, many countries sign up to double taxation treaties to set out guidelines and help resolve any issues. Luckily, Spain and the UK have such a treaty.

The treaty will apply to you once you are living in Spain. This is essentially the case when you set foot in Spain and intend to stay, although the most basic rule for when this applies is if you spend at least half the year in the country. When it comes down to the tax, there are different rules for different incomes, but they're also based on where you live.

You'll also have to declare any savings or assets if they're over €50,000. In terms of actually paying your tax, this takes place after your social security contributions, which are detailed below.

Income **tax**

Spain is split up into seventeen autonomous regions, all of which are welcome to set their tax rates (income tax goes to both the regional and state government). While state government puts forward suggested rates, a few regions have opted to alter them:

The state bands are shown below, however be sure to check with the regional authority for specific rates for the region you live in:

| Income | State tax % | Regional tax % | Total tax % |
|---------------------------|-------------|----------------|-------------|
| Up to €12,450 | 9.5% | 9.5% | 19% |
| Between €12,450 - €20,200 | 12% | 12% | 24% |
| Between €20,200 - €35,200 | 15% | 15% | 30% |
| Between €35,200 - €60,000 | 18.5% | 18.5% | 37% |
| Above €60,000+ | 22.5% | 22.5% | 45% |

For more information you can visit the Agencia Tributaria website here: www.agenciatributaria.es

Social security **contributions**

Just like in the UK, to pay for things like healthcare and benefits, the government collects money. In Spain this comes in the form of social security contributions. Anyone who is working will start to pay, although the rate changes from year to year. Be sure to research this so you're aware of how much you'll need to be sending off to the Spanish government. These are the current rates:

| Reason for contribution | Employee (%) | Employer (%) |
|-------------------------|--------------|--------------|
| Standard | 4.7% | 23.6% |
| Unemployment | 1.6% | 6% |
| Other | 0.1% | 2% |

Rates for social security contributions are subject to change, so make sure you regularly check what you are liable to pay.

Banking **in Spain**


You'll find that banking isn't too different in Spain compared to the UK. In fact, there are loads of banks with the country coming 6th globally when ranked by branches per capita.

You'll be able to find banks that deal with English-speakers in most places too, which is a massive help. A downside is that Spanish bank fees can be pretty steep, so prepare yourself for that.

Setting up an account is fairly straightforward. You'll need to choose between a resident or non-resident account, with the latter being able to be held in foreign currencies. To get a Spanish bank account you will need an NIE.

There's a few other things you'll need as well:

- You've got to be over 18
- Proof of address
- Identification
- Proof of employment (this is not always required)



Setting up a Spanish bank account is straightforward. You'll be able to find banks that deal with English speakers.

Your **pensions**

To put your mind at ease, you are still entitled to your pensions – be they state, private, or governmental – if you leave the UK and become a full time resident in Spain. An issue does arise with how those different pensions are taxed. You'll have to declare all pension payments on your Spanish tax return. State and private pensions are taxable in Spain, while a government one will only be taxed in the UK.

It's important to figure out the best way to transfer the money to your new home. This means having to navigate the currency markets as you exchange and transfer your UK Pension in Sterling to Spain in Euros.

Unfortunately, things can be a little volatile in the currency markets as it's impossible to predict which way the exchange rates might go, so if you're paying into a Spanish account, this is worth thinking about.

When it comes to your private pension, it's worth doing things a bit differently. You should use a currency exchange specialist and have your payments transferred each month as a direct debit. That means you could avoid any bank handling fees which soon pile up over the years. You could also let these payments build up in your UK account and discuss with your broker when the best time to transfer the lump sum would be.



Moving a **lump sum**

It's common practice to think of using your bank for exchanging your money. This can seem like the natural option as you already use them for your everyday banking needs.

This is why people dealing in significant sums often go to a specialist currency exchange broker. The reasons are pretty simple. You get assistance tailored to your specific situation, while their competitive exchange rates can often save clients money. Brokers offer various tools and being prepared is a good way to ensure you make use of the right one. In other words, specialists are your best option to maximising the return on your currency exchange. They have become an indispensable part of the overseas property market since the late 1990s.

It's worth researching this as early as possible.



Spanish **healthcare**

While there is state healthcare in Spain, the system is quite different to what we have in the UK. To gain access to the Spanish healthcare system you must be a resident, if you're not eligible for state coverage, you'll need to look into private insurance.

Who is eligible for **state healthcare**?

Just like back home, Spain has a public healthcare system that its citizens are entitled to. They also have private healthcare available if you're willing to pay out for it.

To be eligible for state healthcare you must be:

- A Spanish resident who is working and paying your social security contributions
- A Spanish resident who is pregnant
- A Spanish resident who is a child
- A Spanish resident who is studying up to the age of 25
- A state pensioner

You might have sensed a theme in that list. Essentially, get your residency sorted and pay your contributions and you won't have to stress too much about paying for your healthcare. Please bear in mind that if, for whatever reason, you are not eligible you must get insurance. If you can't get private insurance, the state offers its own version with rates varying by region.

Make sure you get a European Health Insurance Card before you arrive as this will give you access to the state healthcare system.

Getting registered

If you are eligible for state healthcare, you'll need to get registered. Make sure this is one of your top priorities as you don't want to get caught out. To get this done you'll need to find your local Dirección General de la Tesorería General de la Seguridad Social, or TGSS, office. Take your ID and proof of residency and you'll be able to get your social security number.

Next step is getting set up with a doctor – for any non-emergency hospital or specialist visits you'll need a referral from them first – which will involve taking your security number, ID, and NIE to your local health centre. They'll get you set up with a doctor as well as produce a health card for you. You'll need this every time you make a medical related visit somewhere.

On a related note, the dentist is not covered by Spain's healthcare system so this is something you'll have to pay for yourself.

Emergency numbers

If there is an emergency, these are the numbers you'll need to call along with some useful non-medical ones:

Ambulance – 060

Police – 091

SOS – 112*

Local police – 092

SOS – hearing assisted – 114*

Fire – 080

*These are pan-European numbers and can be used across the continent. If you don't speak Spanish, this will be your best option as you should be able to use the service speaking in English.



Schools & Education

The education system in Spain is not too dissimilar to the one in the UK. There are public, private, and international schools to choose from. Spain also has a state curriculum in place.

Spanish schools

The difference between the public and private schools is just the same as here. Obviously a private school comes with tuition fees, but the classes tend to be smaller and often have better facilities for their students. The choice between them will come down to your own viewpoints and budget.

There are also the international schools, which will be an attractive option if your children do not speak Spanish. There is usually a choice to have your child learn the curriculum of your home country or take on the International Baccalaureate which is taught in English.

The quality of the schools will differ from area to area, so it's impossible to offer advice on the best choice. You will need to do your own research based on where you choose to live and the kind of education you would like your child to have.

Be sure to talk to the locals as their insight will be invaluable. It's also worth remembering that schools vary between each region where they can teach in a local language over Spanish, such as Basque or Catalan.

The Spanish school system is fairly similar to the one in the UK:

| Education | Age |
|---|----------------------------|
| Kindergarten | 0 – 3 years |
| Pre-scholar/Infantil | 3 – 6 years |
| Primary | 6 – 12 years (compulsory) |
| Educación Secundaria Obligatoria (Secondary school) | 12 – 16 years (compulsory) |
| Bachillerato/Ciclos Formativos de Grado Medio (Sixth Form/College) | 16 – 18 years |
| University | 18 – 21+ years |

Once you're on the *padrón* you will be able to enrol your child into the state education system. Be sure to give yourself some time to get this sorted as it can take a while to go through. You'll then have to go to the education department of your local ayuntamiento to get a registration form.

Make sure you bring:

- The passport or birth certificate of your child
- Your NIE
- Your passport
- Your child's medical certificate
- Your Spanish proof of residency



Driving in Spain

Overall you can expect much of the same on Spanish roads. It's filled with cars, vans, and bikes just like over here, and your licence will be valid too. In the end, it's about making sure you're aware of the differences that could get you into trouble.

Rules of the road

This is a quick list of some of the more important laws and regulations you'll need to heed in Spain. Be sure to do a detailed check up on exactly what you should and shouldn't do before driving.

- **Drive on the right-hand side of the road**
- **Everyone must be wearing a seatbelt**
 - It is the responsibility of the driver to ensure their passengers adhere to this rule.
- **Child safety** – If you have a child in the car who is 12 or below, you'll need to put them in a child restraint system if they're smaller than 135cm. The only exception is if they're in the rear seat of a taxi in an urban area.
- **Legal blood limit for alcohol is 0.05%** – This is lower than the UK's limit. Either way, your one and only option is to not drink and drive in any circumstance.
- **Warning of approach** – It may be the case that your local area has banned warning signals using your horn so be sure to research this. Generally, they must be very brief, while in urban areas they're not allowed at all unless it's an emergency. If you can warn just using your lights, do so.

The speed limits are usually as follows:

| Type of road | Speed limit |
|--|----------------|
| Motorways and Dual carriageway | 120kph / 74mph |
| Roads with more than one lane in both directions | 100kph / 62mph |
| Normal roads | 90kph / 55mph |

Please note that unlike the UK where speed limits are fixed, this is not always the case in Spain. Spanish speed limits can vary depending on the season so always observe the signs on the road you are travelling on.

Essential items & documents

In the UK you're expected to have your licence and papers in your car at all times. It's the same in Spain although there's a few other things you'll need to pick up to keep on the right side of the law.

The documents you'll need are:

- Driving licence
- Proof of insurance
- Proof of vehicle ownership
- ID

And these are the items you need in your vehicle at all times:

- Reflective jacket – This must be within reach at all times.
- Warning triangle for all vehicles with 4+ wheels
- Safety helmets for motorcyclists

Useful information

Finally, to make sure you don't fill your car with the wrong type of fuel, here's a couple of quick translations:

- **Unleaded petrol** = Sin plomo (95 / 98)
- **Diesel** = Gasóleo A



Emigration Checklist

To help you get everything in order, we've put together a checklist of some of the more important jobs and tasks you'll need to consider when moving abroad.

Everyone's situation is different, so don't take this as the be all and end all! Make sure you're spending time considering all aspects of the move yourself so nothing gets forgotten or undone.

18 months

☐ **Research time!**

By downloading this, you've already started, but make sure you're carrying out research on your own to ensure all bases are covered.

☐ **Start the property process**

This includes both starting the selling up process for your own home (if that's what you're planning) and finding your new one.

☐ **Visas**

Take a look at any visas you may need and ensure you'll be eligible for them. Failing to do this now could mean an abrupt end to your plans after months of planning for nothing.

☐ **Medical conditions**

If you have any long term medical issues, it will be worth talking to your GP and looking into how this may affect your new life abroad.

12 months

❑ **Passports**

Ensure you've got at least two years on them. You won't want them expiring before you leave or shortly after arriving in case something goes wrong.

❑ **Papers, please**

This is a good time to start putting your paper work in order and organising it. Make sure you've dug out anything that might be useful such as birth and marriage certificates, tax forms, and driving licence papers. Generally anything that looks important or official is worth putting somewhere within easy reach.

❑ **Tell your friends and family**

This can be a good time to inform those who are closest to you. You'll likely need their support and help trying to get everything sorted before you go.

❑ **Take a financial overview**

Spend some time going over any financial accounts you have. See what you can close, simplify and consolidate. Also, if you have any debt, now is the time to look at getting it paid off.

6 months

❑ **Take a trip to the doctors**

Not only is it worth getting a check-up for peace of mind, it's also a good time to find out about any vaccinations you and your family may need.

❑ **Book flights**

If you're flying to your new home then it's a good idea to book your flights. Google Flights or Skyscanner is a good option for finding the best deals available.

❑ **Finding work**

If you're planning on getting a job in your new country of residence start looking now. You'll also want to start thinking about when to tell your current employer about your upcoming departure.

❑ **Get the moving in motion**

If you're planning to bring a lot of your possessions with you start looking into how you'll get it all out of the country. You might want to start selling off or packing some less than essential items too.

❑ **Set up a currency exchange account**

Speak to us at Foreign Currency Direct on **+44 (0)1494 725353**, or visit **www.currencies.co.uk** for more information on this part.



2 months

☐ **Temporary accommodation**

If you've not got your new home sorted just yet, you'll need to get a temporary living situation sorted out along with somewhere to store your stuff.

☐ **Throw a party for yourself to say adiós**

Have three, have five, have ten. You'll deserve it with all the stress!

☐ **Talk to your exchange specialist**

The currency markets can be volatile so it's worth checking in to see what the situation is as the departure date looms.

1 month

☐ **Temporary accommodation**

Anything that can be closed down, get closed down. From your Sky package to council tax, make sure you tie up as many loose ends as possible.

☐ **Update your address details**

Make sure you won't have a pile of letters building up at your old address and update the people that need to know with your new address. This includes HMRC, the passport office, your pension company, and any other organisations that need to know your whereabouts.

☐ **Check over paperwork**

Take another look at all your papers, fill in any gaps, and keep them organised.

☐ **Financial statements**

Get together the three most recent months of your finances, including things like your wage slips and bank and mortgage statements.

☐ **Get selling**

Whether it's a car boot sale, eBay or Gumtree, sell any possessions you're not bringing with you.

☐ **Safety check**

Contact your movers to ensure everything is in order and will be going ahead as planned.



1 week

❑ Spending money

While the bulk of your money should be in the hands of a currency firm, like us, you'll need some cash to get by for a while.

❑ Last minute checks

Go over everything you can think of and make sure it's organised. Also spend some time going over things like getting to the airport, picking up any essential paperwork, and other little tasks leftover.

Now it's time to crack open the bubbly and **enjoy your move!**

An aerial photograph of a coastal town, likely in Spain, featuring a prominent white lighthouse with a silver dome and a black lantern room. The town is built on a hillside with white buildings and terracotta roofs. The sea is visible in the background under a dramatic sunset sky with orange and blue clouds. A large, semi-transparent purple shape covers the right side of the image, serving as a background for the text.

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