

## **You've got a job in the UK.....**

But it's not your home country. Moving to a new job and a new country is an exciting experience but it could also involve a lot of organisation.

You may think that bureaucracy in your home country is an issue, but we also have it here. In the UK there is no central people register and because of this, companies and organisations will require proof of identity from their customers.

It won't matter whether you want to open a bank account or get an electricity supply; the first thing you will be asked for is two forms of identification (ID) and proof of your current address. Usually this is one ID card (ideally your passport) and a utility bill (gas, electric, phone) which has your address on it.

If you have just moved to the UK, your first issue might be getting proof of your address, a letter from your new manager confirming your address and that you are employed by his/her organisation may help.

A bank account will need to be arranged (in order to get paid!). You will need to take your proof of identification (as above) to the bank of your choice; it might also help to have a letter from your employer stating your monthly income.

Conditions for a bank account in the UK are quite similar whichever bank you choose, a current account will receive your salary and pay your bills. This is normally free and includes a debit card (to get money from cash machines), a credit card and a cheque book, but pays no interest. Most banks also have telephone or internet banking, which is ideal so you have permanent access to your money.

A bank will often try and sell you a special current account, where you pay a monthly fee and get special discounts in shops etc, you might not need this, so be careful what you sign up for and perhaps look at the 'specials' at a later date.

If you want to get interest on any savings you may have, you might want to open a savings account, these are also free, and interest varies quite a lot depending on the bank and whether you want instant access to your money. Compare what banks offer before you open a savings account. Remember you are the customer and ask all the questions you need before making a decision.

If you work in the UK, you need a National Insurance (NI) number. A NI number is a personal number used to record a person's NI contributions and credited contributions and is needed when claiming social security benefits.

A NI number will only be given to one person and must only be used by that person.

Firstly you will have to apply for a temporary NI number and then you will be invited to an interview at an office of the Department of Social Security/Jobcentre Plus, before you are issued with your permanent number. At your interview you will be asked for a range of identification from passport to bank details. You can find out more about the process of getting an NI number by calling 0845 600 0643 or going to [www.dwp.gov.uk](http://www.dwp.gov.uk) (Services and Benefits).