

Welcome Pack for arrivals from Hong Kong on the British Nationals (Overseas) Visa

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Introduction:

The pack includes information such as how to: apply for a National Insurance number, register with a doctor, find a school for your children, set up a bank account, start a business, buy or rent a home, and access careers advice and support. In some places, the Welcome Pack covers specific services in England only. The following links provide further information on services in [Scotland](#), [Wales](#), and [Northern Ireland](#).

1: Your status once you have been granted the BN(O) visa

The Hong Kong British National (Overseas) BN(O)) route was launched by the Home Office on 31 January 2021: www.gov.uk/government/news/hong-kong-bno-visa-uk-government-to-honour-historic-commitment.

If you have been granted a BN(O) visa it means that:

- Currently, you and your eligible family members can come to the UK to live, study and work, on a pathway to citizenship. After five years in the UK, you and your family members can apply for settlement, followed by citizenship after a further twelve months.
- You can access public services e.g. healthcare and schools.
- You can work in virtually any capacity (with the exception of being employed as a professional sportsperson or sports coach).
- You will have 'No Recourse to Public Funds' but can apply to change this in exceptional circumstances.

Digital immigration status

Once you have been granted a BN(O) visa, you will be able to view your immigration status information online via the 'view and prove' service which can be accessed via your UKVI account. You can use the online service to share your immigration status information with others, for example employers or universities. Further information can be found here: www.gov.uk/view-prove-immigration-status.

You can also use these online services to prove your right to work (www.gov.uk/prove-right-to-work) or prove your right to rent (www.gov.uk/prove-right-to-rent) and share your immigration status with other people.

Your online status will show:

- your name, date, and place of birth
- your immigration status and any conditions of your stay
- the dates your visa is valid (start date and end date)

As BN(O) visa holders you are entitled to live where you want in the UK.

For information on how to apply for British citizenship please see here: www.gov.uk/browse/citizenship/citizenship

Support applying for Visa/Citizenship

Further information on how to apply for a BN(O) visa can be found at the following link: www.gov.uk/british-national-overseas-bno-visa

If you are on the BN(O) route, you can usually apply for British citizenship one year after you settle in the UK (get 'indefinite leave to remain'). For further information visit the link: www.gov.uk/apply-citizenship-british-nationality/lived-in-the-uk-or-worked-for-the-crown-service

Further information on how to apply can be found here: www.gov.uk/british-national-overseas-bno-visa/becoming-a-british-citizen

2: Applying to access public funds

No Recourse to Public Funds (NRPF)

When you are granted leave on the BN(O) visa, you will have ‘no recourse to public funds’ (NRPF). This means that you will not be able to access public funds including benefits, tax credits and housing assistance that are paid by the state. However, this may vary depending on the different benefits individuals receive to determine what they will be eligible for.

However, we recognise that people might fall on hard times and therefore, those granted leave on the BN(O) visa are able to apply for a change of conditions to have their NRPF condition lifted in the event that they become destitute or are at imminent risk of destitution. This may be subject to change.

To apply for a change to your conditions, you will need to complete and submit a form to show that you are eligible for this change. The form and further information can be found at the following link: visas-immigration.service.gov.uk/product/change-of-conditions

You will be asked to provide sufficient evidence to show you meet the terms of the policy, including evidence of your financial circumstances and/or living arrangements.

If your application for a change to your condition is lifted, and you are no longer subject to a NRPF condition, then you may be able to claim public funds benefits. These benefits such as Universal Credit can provide financial support if you are on a low income or with the additional costs associated with disabilities or health conditions.

More information on these benefits can be found here:

Those on a low income: www.gov.uk/browse/benefits/low-income , [Universal Credit: What Universal Credit is - GOV.UK](https://www.gov.uk/benefits/universal-credit)

If you have a disability or health condition: www.gov.uk/browse/benefits/disability

Those with a ‘no recourse to public funds’ condition can still claim contributions-based and statutory benefits as long as they have the relevant periods of employment or contributions.

These payments include:

- New Style Jobseeker’s Allowance,
- New Style Employment and Support Allowance
- Statutory Sick Pay
- Maternity Allowance
- Statutory Maternity Pay

- Statutory Paternity Pay,
- Statutory Adoption Pay
- Statutory Shared Parental Pay
- Statutory Parental Bereavement Pay
- Bereavement Support Payment
- State Pension

Further information can be found here: www.gov.uk/government/publications/public-funds/public-funds-accessible.

Disabilities or health conditions

You can apply for Employment and Support Allowance (ESA) if you have a disability or health condition that affects how much you can work, if you have sufficient national insurance contributions. Further information can be found here: www.gov.uk/employment-support-allowance.

If you have applied for a change to your condition, and Home Office have lifted the NRPF condition then you may be able to claim other disability benefits. These are designed to provide a contribution to the extra costs associated with a long-term physical or mental health condition or disability if you have difficulty doing certain everyday tasks or need help in getting around because of your condition.

3: Life in the UK

Population

The UK is a country committed to freedom, liberty, tolerance, and mutual respect, where people from all backgrounds live and work together. The latest 2024 population estimates show that the size of the population in England and Wales is around 61.8 million, and the overall population of the UK is approximately 68.3 million. Some areas of the UK are more diverse than others, especially larger cities. According to the 2021 Census, the most common ethnic group other than 'White' was 'Asian, Asian British or Asian Welsh', accounting for 9.3% (around 5.5 million people) of the overall population. The 2021 Census results and the latest population estimates are available here: www.ons.gov.uk/census

Rights and freedoms

Every person in the UK has the same basic human rights and freedoms, which are protected in law. These underpin how people live in the UK. For example:

- Every person has a right to liberty.
- Every person has freedom of thought and the right to practice their religion.
- However, it is illegal if, as part of this, you take part in activities which break UK laws. It is against the law to discriminate against or persecute someone because of their beliefs.

Values and responsibilities in the UK

Based on the rights and freedoms protected in law, everyone living in or visiting the UK is expected to adhere to a set of shared values and responsibilities:

- Respect and obey the law.
- Respect the rights of others, including their right to their own opinions.
- Treat others with fairness.

The British-Hong Kong Community

The UK is home to large British-Hong Kong communities residing in different parts of the country. The contributions of these communities to Britain are immense. The British-Hong Kong community are making a big difference every day, in our communities as our teachers, small business owners, National Health Service (NHS) staff, carers and Armed Forces personnel.

Choosing Where to Live

As BN(O) status holders, you are entitled to live where you want in the UK.

There will be a few things you may want to consider when choosing where to live, including the availability of jobs in certain industries (see section on Employment below), schooling, housing, and local or cultural connections, including family and friends.

Weather

The UK is well known for the variability of its weather. Its position on the edge of the Atlantic Ocean with its relatively warm waters, yet close to the continental influences of mainland Europe, plays a major role in weather patterns.

In general, places in the east and south of the UK tend to be drier, warmer, sunnier, and less windy than those that are further west and north. Also, these favourable weather conditions usually occur more often in the spring and summer than in autumn and winter.

Places of worship

The largest religion in the UK is Christianity, with 27.5 million people (46.5% of the population). The second largest group is those with no religion, accounting for 22.2 million people (37.8% of the population). The next largest religion is Islam, with 3.9 million people (6.0% of the population).

The UK is a multi-faith society and there are mosques, churches, synagogues, temples and other places of worship in larger towns or cities. There are groups like the Inter Faith Network for the UK (www.interfaith.org.uk/) which may help you to find a place of worship such as a local church, mosque, or Buddhist temple.

Languages

The UK uses British spelling, which differs slightly to American English. There are many different regional accents across the UK. Welsh is also recognised as an official language and is widely used and taught in Wales and there are other recognised regional languages such as Scots Gaelic, Scots, Irish/Gaelic, and Cornish.

Weekends & public holidays

The UK weekend falls on Saturday and Sunday when most offices close. Banks and post offices are usually open Monday-Friday and on Saturday morning, but close on Saturday

afternoon and Sunday. However, most shops and restaurants remain open on Saturday and for much of Sunday.

There are a number of [public holidays](#) throughout the year. Some apply across the entire UK, and some are specific to England and Wales, Scotland, or Northern Ireland. Most businesses close during public holidays; however, shops, restaurants and leisure facilities usually remain open.

Culture

Throughout the year there are festivals of art, music, and culture. The main Christian festivals are Christmas and Easter, and there are also customs and traditions from various religions, such as Eid (Muslim), Diwali (Hindu) and Hanukkah (Jewish) which are widely recognised and celebrated amongst communities in the UK.

The UK is home to some of the world's top museums and art galleries – many of which are free to visit – music venues and theatres. Outside the cities there is beautiful countryside and many castles, historic houses, parks, and gardens.

- [Visit Britain](#) - The official tourism website of Great Britain, which gives an overview of opportunities to enjoy British arts, culture, outdoor activities and more.
- [National Trust](#) - A national charity which looks after nature, beauty, and history for the nation to enjoy. They care for miles of coastline, woodlands, countryside and hundreds of historic buildings, gardens, and precious collections across the UK.
- [BBC British History](#) - An overview of British history through the ages.

Your local neighbourhood

Your local area will likely have a range of local facilities and amenities. Large cities and towns will have a local post-office, pharmacy, supermarkets, and food shops that cater for a range of tastes. Your local neighbourhood will often have a leisure centre or gym where you can play sport or exercise, local parks, and libraries where you can borrow books and access the internet if you do not have it at home. Libraries and parks are free to everyone, and leisure centres are often cheap to use. Many areas may have set up a 'community group' on various social media channels. which may provide information about local amenities.

Marriage

There is a distinction between civil and religious marriages. Religious marriages are not recognised unless they are registered by the state. Some religious marriages are not recognised in the UK and couples entering into them must have a civil marriage as well.

The legal minimum age to marry in the UK is 18. In Scotland and Northern Ireland you are able to get parental consent to marry between the ages of 16 and 18.

In England it is legal and accepted for men and women to marry, for women and women to marry and for men and men to marry. All of these marriages are protected by law.

A marriage should be entered into with the full and free consent of both people involved

Volunteering

Volunteering is a great way to meet new people and learn about your area. You could volunteer for a charity, voluntary organisation or associated fund-raising body or statutory body. To find out more about volunteering, visit: www.gov.uk/volunteering.

Political system

Core British values include Democracy, Rule of Law, Respect, Tolerance, and Individual Liberty.

The UK is a constitutional monarchy and a parliamentary democracy. The monarch - King Charles III - is the Head of State, but power rests in the democratically elected parliament. The Prime Minister leads the Government. The Government is usually formed by the largest political party who are elected to the UK Parliament through free and fair elections.

The power to make laws rests in the two Houses of Parliament - the House of Commons and the House of Lords. The House of Commons is made up of 650 representatives (Members of Parliament or MPs) from geographical constituencies, elected by the general public, normally every five years. The House of Lords is made up of appointed members. To find out more visit www.parliament.uk/

Scotland, Wales, and Northern Ireland also each have their own government known as the 'devolved administrations', and while their responsibilities differ, typically they have responsibility for devolved issues, such as healthcare and education.

You can find out more about the services in those nations via these links:

Scotland: www.scotland.org/live-in-scotland/moving-to-scotland#/welcome

Wales: sanctuary.gov.wales/

Northern Ireland: www.northernireland.gov.uk/

Register to vote

You can find more information about how to register to vote at: www.gov.uk/register-to-vote.

Your local MP is listed on the UK parliament website at:

members.parliament.uk/members/Commons

If you are a BN(O) status holder, you will have full voter rights. However, if your dependents are not registered BN(O) status holders, they may not qualify until they have reached citizenship, unless they hold another form of citizenship which would make them eligible.

There are different types of elections in the UK. Different elections and referendums in the UK have different rules about who can vote. You can find out more here www.gov.uk/elections-in-the-uk.

Public Transport

There is an extensive train and bus network across the UK. To use public transport, you usually have to buy a ticket before travelling. For national trains or buses, tickets are usually much cheaper if bought in advance. You can find out more information on the national rail website: www.nationalrail.co.uk.

You don't need to show identification to travel between England and Scotland, Wales and Northern Ireland unless you are travelling by plane.

Driving

Those who hold a Hong Kong driving licence are able to drive in the UK under certain categories shown on a licence.

A Hong Kong licence may be used for up to a year after arrival in the UK but must be exchanged for either a Great Britain (GB) licence or Northern Irish licence (depending on place of normal residence). There is no exchange for other categories of vehicle (such as buses or lorries) at this time. Further details can be found here: www.gov.uk/exchange-foreign-driving-licence.

If you do not hold a Hong Kong licence or one issued in a country or territory whose licence the UK Government recognises for exchange, you must apply for a UK provisional driving licence and pass a British driving test.

Drivers wishing to exchange their licences for a GB equivalent must meet the following requirements:

- i. Meet the necessary residency requirements;
- ii. Licences must be valid at the time of application;
- iii. Applicants must show that they did not obtain the licence by way of a previous exchange for one issued in a third country whose licensing and testing standards do not meet those applied in Great Britain;
- iv. Licences issued as a result of a test passed in a vehicle with automatic transmission will be exchanged for a British licence with entitlement to drive automatic vehicles only.

Applicants will need to complete a D1 application form available from Post Offices (www.postoffice.co.uk/) and from the Driver and Vehicle Licensing Agency (www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency) and send it together with supporting documentation including proof of identity and proof of lawful residency.

Further details can be found here: www.gov.uk/apply-first-provisional-driving-licence

For those who are residing in Northern Ireland, you must make your application to the Driver and Vehicle Agency in Northern Ireland. Please see www.nidirect.gov.uk/articles/applying-provisional-driving-licence for further information.

For those who are residing in the Isle of Man, this Crown Dependency issues its own licences. Further information can be found here: www.gov.im/driving-licences

For those who are residing in Jersey, this Crown Dependency issues its own licences. Further information can be found here: www.gov.je/Travel/Motoring/DriverLicensing/pages/applyingdrivinglicence.aspx

For those who are residing in Guernsey, Alderney or Sark, the Government of Guernsey issues licences on behalf of all three Crown Dependencies. Further information can be found here: www.gov.gg/drivinglicence

Licences issued in Great Britain, Northern Ireland, the Isle of Man, Jersey or Guernsey are free to circulate in each other's territory without restrictions.

Local Government

In the UK, local government is responsible for a range of vital services for people and businesses in defined areas. Among them are core functions such as social care, schools, housing and planning and waste collection, but also wider known functions such as licensing, business support, registrar services and pest control.

Local authorities receive funding from a range of sources, including government grants, council tax and fees and charges. Council tax is set by each individual local authority each year, and the amount each household has to pay depends on the value of their house and their income. Some exemptions may apply; more information can be found here: www.gov.uk/council-tax

Local councils, which is the most common type of local authority, are made up of councillors who are elected by the public in local elections.

Councillors work with local people and partners, such as local businesses and other organisations, to agree and deliver on local priorities. The decisions are implemented by permanent council staff and council officers. Councillors are elected by local people. You can also contact your councillors if you have any local issues, you feel that they can raise on your behalf. www.gov.uk/find-your-local-councillors

Devolution and Local Government Reorganisation

The UK Government continues to expand its devolution and local government reform programme to give more powers and funding to local areas. The English Devolution White Paper (2024) set out plans to simplify local structures, strengthen local leadership, and support more areas to move to unitary local government where appropriate.

Further information about devolution and local government reform is available at:

www.gov.uk/government/publications/english-devolution-white-paper-power-and-partnership-foundations-for-growth

4: Law and Order

The Law in the UK

Respect for the law is very important in the UK and everyone must obey the law. If you break the law, there are consequences. You could receive a fine or you could go to prison.

The law applies to everyone in the UK. Cases are decided by judges in a court of law. In every case both sides are treated fairly. Every person can be represented by a lawyer.

There are two types of law in the UK:

- Civil Law, which settles disputes between people.
- Criminal Law, which covers crime and punishment.

Both Civil and Criminal Law govern what you can and cannot do in the UK. Some specific laws vary between England, Wales, Scotland, and Northern Ireland.

The police and their duties

The police exist to protect the public, their rights, and the law. The police are there to help and assist you, and you should not be afraid to approach them if you are the victim of a crime, see a crime happening, or for general assistance, (for example, if you are lost).

If you need the police because of a crime, then you should call the following telephone numbers:

999 – This is the number to call if you have an emergency, for example if you are the victim of an assault or see a crime taking place. When you call, say you need ‘police’, as this is also the number to call an ambulance or if there is a fire.

101 – This is the number to call for less urgent situations, for example if your property has been damaged, to give police information about a crime, or any general enquiries.

If you are not satisfied with the service you have received from the police, you can complain directly to the police unit or office in question or the [Independent Office for Police Conduct](#), which is responsible for overseeing the system for handling complaints made against police forces in England and Wales, the [Police Investigations & Review Commissioner](#) (PIRC) in Scotland or the [Office of the Police Ombudsman](#) for Northern Ireland. The role of these latter institutions is to impartially, and independent of the

police, investigate conduct and behaviour.

Hate crime and support

We are confident that BN(O) status holders who choose to make the UK their home, and move here with their families, will be welcomed and able to integrate.

In the UK, it is illegal to treat anyone differently because of their gender, race, religion, age, disability, or sexual orientation.

It is a serious offence to injure, harass or verbally abuse someone because of their race or to damage their property for that reason. It is also against the law to stir up racial hatred. You should not be treated any differently at work, school or in public because of your race when applying for a job, looking for somewhere to live, using the National Health Service (NHS) or just buying something in a shop.

The Hate Crime Reporting Service 'On Your Side' for East and Southeast Asian communities provides support to those experiencing or witnessing racism or any other form of hate. Those needing help should be referred to the [On Your Side website](#) to find out more.

'On Your Side' is delivered by charities from East and Southeast Asian community organisations, and operates independently of the UK government.

Alternatively, If you or someone you know is the victim of racism, please inform the police about it by either by calling 101, 999 in an emergency or going online at www.report-it.org.uk.

Further reassurance for victims of Hate Crime can be found here at https://www.report-it.org.uk/covid_19_and_racis_hate_crime

You can find out more information about support if you are a victim of crime at: <https://www.gov.uk/get-support-as-a-victim-of-crime>

Transnational repression

Foreign powers have been known to target individuals who it perceives to be a threat. This repression can take many forms including threats, physical attacks, intimidation, and coercion, and often is an attempt to silence dissent and to prevent people from speaking out against abusive regimes. Individuals may feel that they are being watched or that their digital communications are not secure.

This activity, known as transnational repression, is unacceptable. Anyone who believes that a crime has been committed or is concerned for their safety should contact the police.

For general advice on cyber security, individuals and businesses can refer to the UK's National Cyber Security Centre for advice on how to stay safe online and keep their

devices secure. Please visit the link here www.ncsc.gov.uk/section/advice-guidance/all-topics?allTopics=true&topics=cyber%20aware&sort=date%2Bdesc

5: Starting your Financial Journey in the UK

Money

The currency in the UK is the Pound Sterling (£). £1 (one pound) = 100p (100 pennies, or pence). Cash is accepted in most places but increasingly people use debit/credit cards to pay for goods and services.

Opening a bank account

There are a range of banks, and you can choose one that suits you best. There are also online-only providers which you can use.

To open a bank account, you will usually need to show a form of identification such as your passport or a driver's licence or a recognised identity card as well as proof of your address, such as your tenancy agreement or a gas, electric or phone bill. You should ask about any charges when you open a bank account.

Once you open your account, you will usually be issued with a debit card. Many cards are contactless - some shops will only accept contactless payment as will some transport providers, for example in London – ask your bank about this option.

You can also arrange for bills to be paid directly from your account using 'direct debit'. A direct debit lets your bank or building society know that businesses and services can take money from your account on a set date. People use direct debits to pay monthly bills and make one-off payments.

Further information on how to open a bank account is available at:

www.citizensadvice.org.uk/debt-and-money/banking/getting-a-bank-account/.

Data sharing for tax purposes

When you open a bank account or make financial investments in the UK, you will be asked where you live for tax purposes. If you have settled in the UK on the BN(O) visa route, your country of tax residence will most likely be the UK. More information on this can be found in guidance here: www.gov.uk/tax-foreign-income/residence.

The UK and over 100 other countries and territories, including Hong Kong and China, automatically share information about financial accounts held by each other's residents for the purpose of preventing tax evasion. If you are resident only in the UK, your information will not be shared with other jurisdictions.

If, however, you are also resident in another country, then information about your account may be shared with that country's tax authority. Your account provider will send this information to HM Revenue and Customs, who may share it with the other tax authority under an international agreement. Jurisdictions must meet strict confidentiality and data safeguarding standards before HM Revenue and Customs will share data.

If this applies to you and you believe that sharing your information with another tax authority may result in a threat to your human rights, you may apply for redaction of the information. Further information about tax data sharing and how to apply for redaction of information is available here: www.gov.uk/guidance/automatic-exchange-of-information-account-holders.

Carrying Cash into the UK

You can bring cash with you when you come to the UK. However, if it is £10,000 or more (or the equivalent in any currency) when you enter the UK, you must make a declaration. More details of how to find and fill in the declaration can be found at: www.gov.uk/bringing-cash-into-uk.

Paying tax

In the UK the government (through His Majesty's Revenue and Customs (HMRC)) collects tax on labour and assets. Central government revenues come primarily from income tax, National Insurance contributions, Value Added Tax (VAT), corporation tax and fuel duty.

Foreign income of United Kingdom residents is taxed as United Kingdom income, but to prevent double taxation the United Kingdom has agreements with many countries to allow offset against United Kingdom tax what is deemed paid abroad. These deemed amounts paid abroad are not necessarily as much as actually paid.

You have a responsibility to pay the right amount of income tax. Income tax is a progressive tax system, with different tax rates applying to bands of income you receive during the tax year. If you are employed by someone else, it is often deducted directly from your monthly salary through a system called 'Pay As You Earn' (PAYE).

If you are not employed by a company or another person, but earn an income, you have a responsibility to declare that income and pay the right amount of tax. You may need to fill in a Self Assessment tax return to tell HMRC about your income. The amount of tax you pay depends on how much you earn. More information on who needs to complete a tax return and other information about Self Assessment can be found here www.gov.uk/self-assessment-tax-returns

If you receive income from renting out a property, the profits of your property rental business (after deducting certain expenses) will also be subject to tax and should be included in a Self Assessment tax return.

You can find tax help and guidance by visiting: www.gov.uk/government/organisations/hm-revenue-customs and [Dealing with HMRC - GOV.UK \(www.gov.uk\)](http://www.gov.uk/government/organisations/hm-revenue-customs/dealing-with-hmrc).

For further advice, you can contact HMRC directly, or Citizens Advice, as well as professional accountants. Visit [Chartered Institute of Taxation](http://www.citizensadvice.org.uk) and Institute of [Chartered Accountants in England and Wales](http://www.ciaa.org.uk) to find members.

Paying National Insurance contributions (NICs)

You pay National Insurance contributions to qualify for certain benefits and the State Pension.

You pay mandatory National Insurance if you're 16 or over and are either:

- An employee earning above £242 a week;
- Self-employed and making a profit of £6,725 or more a year.

There is no requirement for those who have reached State Pension age to pay National Insurance Contributions.

You may be able to pay voluntary contributions to avoid gaps in your National Insurance Contributions. More information on National Insurance can be found at: www.gov.uk/national-insurance.

6: Employment

In the UK, your employment rights are determined by your employment status. For more information on the employment status framework and associated employment rights please visit: www.gov.uk/government/publications/employment-status-and-employment-rights

Professional qualifications recognition

BN(O) status holders with a non-UK professional qualification may need to have their qualification officially recognised to work in a profession that is regulated in the UK. It will need to be recognised by the appropriate regulator for the profession. In some cases, the relevant regulator will differ depending on which UK nation you intend to work in (England, Wales, Northern Ireland, or Scotland). Further information can be found here:

www.gov.uk/government/publications/professions-regulated-by-law-in-the-uk-and-their-regulators/uk-regulated-professions-and-their-regulators.

Professionals with non-UK qualifications should contact the appropriate UK regulator for further information. Individuals should use the Regulated Professions Register found here www.gov.uk/guidance/check-which-professions-are-regulated-in-the-uk to find out if the profession is regulated in the UK, and contact details for regulators and professional bodies. Professionals can contact regulatory or professional bodies directly for further information on how to get their professional qualification recognised and to begin an application.

Your National Insurance Number

You have a National Insurance number to make sure your National Insurance contributions and tax are recorded against your name only. It is made up of letters and numbers and never changes.

You can look for and start work without a National Insurance number if you can prove you can work in the UK. You can also go online to www.gov.uk/prove-right-to-work which allows you to authorise an employer to access your data to prove that you have the right to work in the UK.

If you do not have a NI number you can find further information on how to obtain one at: www.gov.uk/apply-national-insurance-number. When making an application you will need to provide a copy of your passport and proof that you have the right to work. You will be advised of the documents you will need to provide when making your application.

Working in the UK

In the UK, workers are entitled to certain employment rights, including:

- Getting the national minimum wage.

- Protection against unlawful deductions from wages.
- The statutory minimum level of paid holiday.
- The statutory minimum length of rest breaks.
- To not work more than 48 hours on average in a week or to opt out of this right if you choose.
- Protection against unlawful discrimination.
- Protection against detriment following whistleblowing.
- To not be treated less favourably if you work part-time.

You may also be entitled to certain statutory benefits during periods where you are unable to work either due to sickness or in connection with the birth or adoption of a child. For more information please visit: www.gov.uk/employment-status/employee

Employees are entitled to all rights, subject to qualifying periods, including:

- National Minimum Wage/National Living Wage.
- Protection against unlawful deductions from wages.
- Paid holidays.
- Protection against unlawful discrimination.
- Whistleblowing protections.
- Maternity Leave and Pay.
- Adoption Leave and Pay.
- Paternity Leave and Pay.
- Shared Parental Leave and Pay.
- Statutory Bereavement Leave and Statutory Parental Bereavement Pay.
- Statutory Sick Pay.
- Protection against unfair dismissal.
- Minimum period of statutory notice.
- Statutory Redundancy Pay.

Agency workers have specific rights from the first day of employment.

For more information on Employment rights, please visit: www.gov.uk/employment-status.

Should you require further assistance in understanding your employment rights visit Acas-
www.acas.org.uk/.

Certificate of no Criminal Convictions (CNCC)

In the UK there are statutory requirements for employers to carry out criminal records checks for some sectors (see below)

The authorities in Hong Kong have declared that CNCCs, the equivalent of a criminal records check, can only be obtained for reasons relating to applications for a visa, to visit or to reside in another country, or for the adoption of children. However, in exceptional circumstances, they may also give consideration where a CNCC is required to meet the legal or administrative requirements of foreign countries. This could include pre-employment checks needed for a BN(O) to start a job in the UK in some sectors such as healthcare and education.

Some sectors, including schools, generally expect applicants to provide a criminal records check upfront as part of the job application process. We are looking at how we make it clearer to schools that:

- a) Hong Kong applicants may not be able to provide criminal records checks upfront; but that one can be obtained once an offer of employment has been made to the teacher.
- b) alternative means of checking suitability such as references can be used as a means of assessing suitability before an offer of employment has been made; or as an alternative to a CNCC.

If you hold an offer of employment from an organisation that requires a CNCC check, you should request a CNCC directly from the Hong Kong Police. You should include an official offer of employment from your prospective employer as part of your CNCC application. A letter from the Foreign, Commonwealth and Development Office (FCDO) or the British Consulate-General in Hong Kong is not required as part of the CNCC application process. If granted, the Hong Kong Police will send the CNCC directly to your prospective employer. If there is delay, you should contact your employer to confirm if a letter has been issued.

Applying for a job

Once you have identified a job you want to apply for, applications are usually made through an application form, or a CV ('curriculum vitae' - a formal list of your qualifications and experience) and a covering letter.

The National Careers Service delivers careers information, advice and guidance to adults in England – in the community, online and on the phone. Further information can be found on nationalcareers.service.gov.uk/.

Employers may also ask to see your documentation. It will help if you can bring your original documents such as your Biometrics Residence Permit (BRP) or be prepared to show your

digital status to show evidence of your right to work in the UK. College diplomas and any other proof of your qualifications and experience will be helpful to show to employers. Employers may also ask for references from people who can verify your suitability for employment (such as a former manager, teacher or colleague).

Finding a job

Finding a job will not only increase your income but will help you settle into your new life. You have the right to work as soon as you have been granted the BN(O) visa. However, you will not automatically be given a job.

The Government offers a free recruitment service that connects jobseekers with thousands of employers across the UK through Find a Job (www.gov.uk/find-a-job), a free service which allows jobseekers to search for work 24 hours a day, 7 days a week. You can search for jobs without an account. To apply, you need to create an account or sign in. This also allows you to track your activities, create tailored job alerts, and store multiple CVs.

You are also encouraged to register with other external and independent agencies to widen your job search on job boards, A non-exhaustive list is:

- [Indeed](#)
- [Reed](#)
- [CV Library](#)
- [The Guardian Jobs](#)
- [Total Jobs](#)
- [Monster](#)
- [Jobsites](#)
- Other specialist employment websites.

The employer-led Local Skills Improvement Plans have been published online, and they are a source of career information for local people.

Getting a job

Look in local and national newspapers or recruitment websites where jobs are advertised.

Register with a recruitment agency who can find job vacancies for you.

Visit local companies to enquire about job vacancies.

If you receive Universal Credit you will also get help to find a job from your work coach. Support includes help and advice to find a job (including self employment) and access to DWP employment programmes.

Equality and discrimination in the workplace

Organisations and businesses have a legal duty to treat everyone fairly in the workplace and in the way they recruit people for jobs. It is illegal to discriminate against anyone applying for a job or in the workplace on the basis of sex and gender reassignment, race, religion, being married or in a civil partnership, disability, age, sexual orientation or if they are pregnant.

Employers must therefore respect the needs of an employee as long as it does not interfere with the work they are employed to do.

If you think you have been unfairly discriminated against you can get further advice and support from the Equality Advisory Service: www.equalityadvisoryservice.com.

If you are being forced to work or your employer isn't willing to respect your rights, you can also get advice from the Modern Slavery Helpline by calling 0800 0121 700 or report it online here: www.modernslavery.gov.uk/start.

Every employer in the country must pay their employees a minimum amount per hour. How much this is, depends on how old you are. Please check www.gov.uk/national-minimum-wage-rates for the most up-to-date information.

Work and disability

If you have a disability, you may be worried it'll limit your job prospects, or you will not be able to find work. But there's lots of guidance, support, and training to help you into employment. To find out more please visit the website here: www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/work-and-disability/

Working in the National Health Service (NHS)

The NHS is the largest employer in the UK and there are currently vacancies for clinical and non-clinical (managerial, administration and auxiliary) roles in the health and care sector, all of which are open to Hong Kong nationals holding either a BN(O) visa or, if the role is clinical, the Health and Care visa (see: www.gov.uk/health-care-worker-visa).

Internationally trained staff have been part of the NHS since its creation in 1948 and continue to play a vital role.

NHS Jobs (www.jobs.nhs.uk/) has current vacancies for NHS roles which is searchable by location. NHS Employers holds guidance for the NHS regarding the acceptance of the BN(O) visa: www.nhsemployers.org/news/2021/03/bno-visa.

Teachers from Hong Kong

Qualified Teacher Status (QTS) is a legal requirement to teach in many schools in England. In some schools in England, QTS is not a legal requirement. For example:

- within the English state school sector, academy schools and free schools can employ teachers without QTS.
- outside the English state school sector, private schools or independent schools can employ teachers without QTS.

Teachers with teaching qualifications from Hong Kong may be able to apply for QTS in England, without further training.

You can find out more about the Apply for QTS in England service and the eligibility criteria here: www.gov.uk/government/publications/awarding-qualified-teacher-status-to-overseas-teachers/a-fairer-approach-to-awarding-qts-to-overseas-teachers--2

Alternatively, experienced teachers from Hong Kong with a degree may be able to complete the assessment only route. Teachers from Hong Kong can also complete an accredited course of teacher training in England to gain QTS. There is more information on these routes available at: getintoteaching.education.gov.uk/.

Teachers can also work in further education without QTS. Further Education (FE) is any education for people aged 16 or over who are not studying for a degree. There are also opportunities in FE for industry professionals, without prior teaching experience, to share their industry skills and train the next generation or workers. For more information on opportunities for industry professionals to teach in FE, please visit: www.teach-in-further-education.campaign.gov.uk/

'Teaching vacancies' is the official job-listing service from the Department for Education and used by 17,000 schools to post their teaching roles. You can access Teaching Vacancies at: teaching-vacancies.service.gov.uk/.

Getting a job: Private Pension

Individuals working in the UK will also normally contribute to a private pension. If you work for an employer then your employer must automatically enrol you into a workplace pension scheme if you are aged between 22 and State Pension age, earn more than £10,000 a year (£192 a week) and work or ordinarily work, in the UK. If you are automatically enrolled your employer must make at least the minimum contributions into your private pension on top of

what you pay. More information on workplace pensions can be found here: [Workplace pensions: About workplace pensions - GOV.UK](#)

Retirement

It is important that you consider how you will financially support yourself once you reach retirement age. There are several options which can help you plan for retirement. More information on this can be found here: www.gov.uk/plan-retirement-income.

State Pension

People can become eligible for a State Pension when they reach State Pension age. You can check your State Pension age here: www.gov.uk/state-pension-age.

Individuals who have reached State Pension age, and have at least 10 qualifying years on their National Insurance record can get a UK State Pension. The amount of money you will be eligible for will depend on the number of years of qualifying national insurance contributions you have. More information on the UK State Pension and how to build qualifying years can be found here: www.gov.uk/new-state-pension.

Private Pension

Individuals working in the UK will also normally contribute to a private pension. If you work for an employer then your employer must automatically enrol you in a workplace pension scheme if you are over 22, under the State Pension age and earn more than £10,000 a year. Your employer will normally make contributions into your private pension on top of what you pay.

7: Starting a new business or expanding your existing business to the UK

Setting up a business in the UK

The UK is ranked in the top ten countries globally for doing business according to the World Bank and is also one of the easiest places to start a business. The UK has always been a place in which entrepreneurial foreign-born migrants have thrived.

To start a business, you will first need to decide its legal form. Most businesses are set up as sole traders, limited companies or partnerships. If you decide on a company, you will need to register your business with Companies House here: www.gov.uk/set-up-limited-company

Depending on the type of business you set up you may have to make sure you have certain licences or permits (for example to sell food or trade on the street) or insurance coverage. There are also rules you must follow if you are selling goods online, importing or exporting goods, or if you are storing or using personal information.

All businesses in the UK can receive support through the Business Growth Service Business.gov.uk - [Find the right support for your business](http://Business.gov.uk)

For new businesses starting up or for existing businesses wishing to scale up, the main source of advice and guidance is the GOV.UK website at: www.gov.uk/browse/business. As business support is largely a devolved matter, the GOV.UK website also signposts to the support provided by devolved administrations in Scotland, Wales and Northern Ireland.

Support is also available via the Business Support Helpline (England only) on Freephone: 0800 998 1098 and the UK-wide British Business Bank.

Expanding your Hong Kong business to the UK

The business and legal environments in the UK and Hong Kong are very similar, making expanding your business to the UK very straightforward. The only difference is that you will have to decide if the UK entity will be set up as a branch of the Hong Kong business, or as a subsidiary.

By registering a branch of your Hong Kong company in the UK, your company does not create a separate legal entity. Instead, it registers your company to do business in the UK. A branch does not get the limited liability benefits of a UK limited company. Please see here for more information: www.gov.uk/government/publications/overseas-companies-in-the-uk-registration-filing-and-disclosure-obligations.

A subsidiary is a separate legal entity from the overseas company and is usually set up as a private limited company. In most cases, the shares are wholly owned by the overseas parent company, but the overseas company will have no legal liability for the subsidiary's debts and obligations.

Funding for businesses

The British Business Bank is the UK's government-owned development bank. The British Business Bank's online Finance Hub is available at www.british-business-bank.co.uk/finance-hub.

Other sources of advice and resources that can help you start a business include:

- Local growth hubs in England or chambers of commerce can provide tailored advice and help you finance and grow your business here. A list of these in your area can be found at: www.gov.uk/business-finance-support.
- Online resources for writing business plans. For example, you can download business plan templates from The Prince's Trust website (www.princes-trust.org.uk) or get detailed information on how to write a business plan on Start Up Donut (www.startupdonut.co.uk).
- Get country specific advice and financial help from Government-backed schemes www.gov.uk/business-support-helpline.
- Find news, information and advice on starting or growing your business helptogrow.campaign.gov.uk/.

The Department for Business and Trade (DBT)

The Department for Business and Trade (DBT) is the UK Government's Department that secures UK and global prosperity by promoting and financing international trade and investment and championing free trade.

In Hong Kong, the DBT team is part of the British Consulate-General and it supports Hong Kong companies and entrepreneurs that plan to set up or expand their business operations and investments in the UK.

DBT offer feedback and advice, information about all aspects of setting up and running a business in the UK, introductions to relevant contacts in the private and public sectors, as well as market and industry insights and information about high potential opportunities.

For more information, please see here: www.great.gov.uk/

8: Healthcare and Mental Wellbeing

Immigration Health Surcharge

If you are settling in the UK under the BN(O) visa you will be entitled to access most NHS services free of charge after you have paid the Immigration Health Surcharge and your visa has been granted. People who have paid the surcharge are then entitled to NHS care without paying on the same basis as a permanent resident in the UK, although you may still be required to pay for additional services.

You can find out more information here: www.gov.uk/healthcare-immigration-application

Access to medical support in an emergency

If you or a family member has a serious accident or a sudden serious illness you should go to your nearest hospital with an Accident and Emergency department (A&E). Emergency treatment at Accident and Emergency services at NHS hospitals is free for everyone.

If it is an extreme emergency, call 999 or 112 and ask for an ambulance to transport you to a hospital. This service is free of charge but should only be used in an emergency.

If you are able to do so, you may also make your own way to the Accident and Emergency (A&E) department.

You can find out more information at: www.nhs.uk/nhs-services/urgent-and-emergency-care-services/.

Access to medical support that is not an emergency

If you need treatment or advice that is not an emergency, but cannot wait until you next see your GP, you can obtain advice by calling 111 operated by the NHS. NHS 111 is free to use and available 24 hours a day, 7 days a week. You can access NHS 111 by calling 111 (you can ask for an interpreter to be on the line), in the NHS App, and using 111 online.

NHS 111 will be able to refer you to a doctor or to a local Urgent Treatment Centre or provide you other guidance, depending on your circumstances and needs. You may also make your own way to an Urgent Treatment Centre.

You can find more information at: [When to visit an urgent treatment centre \(UTC\) – NHS](#)

Register a birth or death

These GOV.UK web pages give advice on the steps to take to register a birth or death in the family:

- www.gov.uk/register-birth
- www.gov.uk/when-someone-dies

Registering with a Doctor at a General Practice (GP)

If you have general health problems then you will see a type of doctor called a 'GP' (also known as a General Practitioner, primary care practitioner, or doctor). We recommend that you and your family, including any minors, register with a GP as soon as possible after you arrive. An appointment with an NHS (National Health Service) GP is free.

GP services are available to contact on weekdays between 08:00-18:30 but are unavailable to contact during weekends and bank holidays. If you need urgent help for your physical or mental health when the general practice is closed, and you cannot wait until they open, go online to 111.nhs.uk/ or call 111.

Once registered, you can contact your GP practice by telephone, online services, or visit in person to book an appointment. GPs can treat many illnesses, give health advice, and prescribe medicines.

To find your nearest GP service and for more information please see www.nhs.uk/service-search/find-a-gp

To register with a GP surgery in Scotland visit www.nhsinform.scot/care-support-and-rights/nhs-services/doctors/registering-with-a-gp-practice.

To register with a GP surgery in Northern Ireland visit here: www.nidirect.gov.uk/articles/your-local-doctor-gp

Accessing Medication

The GP surgery will be able to advise you about where you should go to collect your medicine. You can also find information about the location of local pharmacies online at: www.nhs.uk/Service-Search/Pharmacy/LocationSearch/10. As well as providing you with any prescribed medication, a pharmacist can also give you free advice on treating minor health problems, such as colds and coughs.

In England, some people have to pay the prescription charge, currently £9.90, when they collect medicine prescribed by an NHS GP. More information, including help to find out if you are exempt from paying the prescription charge, can be found online at www.nhs.uk/nhs-

[services/prescriptions-and-pharmacies/who-can-get-free-prescriptions/](#), or you can ask your GP or pharmacist for advice.

If you are on a low income you can apply for help with your health costs through the NHS Low Income Scheme (LIS). The Scheme provides income related help to people who are not automatically exempt from charges but who may be entitled to full or partial help if they have a low income and savings below a defined limit.

Further information about who is eligible for help with health costs is available on the NHS Business Services Authority (NHSBSA) website at: www.nhsbsa.nhs.uk/nhs-low-income-scheme.

Information on different types of NHS services

As someone on the BN(O) route you have access to NHS healthcare services free of charge, on broadly the same basis as those who are ordinarily resident, except for assisted conception services. You also need to regularise your child's immigration status within three months of their birth, to ensure they have access to NHS healthcare services free of charge.

Maternity care and services

You will be offered free care when you are pregnant and after you give birth. This can be arranged through your GP, or alternatively, this can be arranged through the self-referral system online at NHS.uk. Self-referral online allows mums-to-be to now refer themselves directly to their local maternity services without seeing a GP first.

You are also entitled to support from a health visitor. A health visitor is a qualified nurse or midwife who has had extra training. A health visitor is there to help you, your family and children up to the age of five years old to stay healthy. They can give advice on feeding, sleep, behaviour and vaccines.

Information on all you need to know about pregnancy, labour, birth and NHS maternity services can be found at: www.gov.uk/browse/childcare-parenting/pregnancy-birth.

If you are pregnant or have had a baby in the last 12 months, you are entitled to free NHS prescriptions if you have a valid maternity exemption certificate. Show your certificate as proof that you're entitled. More information can be found at: www.nhsbsa.nhs.uk/check-if-you-have-nhs-exemption/maternity-exemption-certificates

For Scotland: www.nhsinform.scot/ready-steady-baby.

For Wales: [Mental health | Sub-topic | GOV.WALES](#)

For Northern Ireland: [Mental health services | nidirect](#)

Mental Health Services

Mental health problems range from the worries we all experience as part of everyday life to serious long-term conditions. Advice is available on the NHS website (www.nhs.uk/mental-health/) to support you on your way to feeling better. To find support in your local area, you can also use the [Hub of Hope](#).

There are Mental Health Services available throughout the country that can help you if you are struggling.

If you, or someone you love, needs help this can be arranged through making an appointment with your GP. The GP can help you understand how to manage your mental health, and signpost you to support if needed.

If you are struggling but do not want to talk to a GP, you can also self-refer to Talking Therapies (as long as you are registered with a GP) – please visit: NHS.uk/talk.

If you're experiencing a mental health crisis, you can call NHS 111 and select the mental health option for urgent support.

Additionally, there are a wide range of support organisations that offer helplines where you can talk in confidence to a trained advisor. You can apply by contacting HKB via: mentalhealth-wellbeing@hongkongers.org.uk hongkongers.org.uk. After applying, a case assessor will contact you within 14 working days.

Free services available in Cantonese:

- Mental Health and Wellbeing Support - Hongkongers in Britain - Mental Health and Wellbeing Support - Hongkongers in Britain | 英國港僑協會 provide 1-2-1 free mental health support;

Other free services

- [Samaritans](#) on: 08457 90 90 90 or text Shout on: 85258 to talk to a trained volunteer;
- [British Red Cross](#) offers help in more than 200 languages call: 0808 196 3651 (Monday to Friday, 10am to 5pm or until 8pm on Wednesday);
- [Mind](#) offers help in 170 languages call: 0300 123 3393 (Monday to Friday 9am to 6pm);
- Mental health organisations in:
 - Northern Ireland - www.mindingyourhead.info/services (Lifeline is also available: www.lifelinehelpline.info/ or 0808 808 8000 - (Textphone: 18001 0808 808 8000).
 - Scotland - www.samh.org.uk/
 - Wales - www.mind.org.uk/about-us/mind-cymru/
 - England - www.mind.org.uk/
 - Further information on these and other support organisations and helpline services is available at: www.nhs.uk/mental-health/ for England or at:

www.nhsinform.scot/illnesses-and-conditions/mental-health/ if you are in Scotland.

Dentistry/dental care and services

You are entitled to NHS dental care to help keep your mouth, teeth and gums free of pain. If your tooth is painful you should call NHS 111 for Urgent Dental Care Services.

You can search for local dentists and ask to register for an appointment. Search for a dentist at: www.nhs.uk/nhs-services/dentists/how-to-find-an-nhs-dentist/ and find a breakdown of costs here: www.nhs.uk/nhs-services/dentists/dental-costs/how-much-will-i-pay-for-nhs-dental-treatment/.

The NHS dental care information provided above primarily concerns England. There is further information about dental care in [Scotland](#), [Wales](#) and [Northern Ireland](#).

Eye Care

You can make an appointment with any high street optician to have a sight test. There may be costs associated with sight tests unless you are eligible for an NHS funded sight test. Help may also be available with the cost of glasses or contact lenses through an optical voucher. To find out more about help with optical costs please visit: www.nhs.uk/nhs-services/opticians/

Scotland is the only country in the UK to provide free universal NHS-funded eye examinations. These are available to anyone ordinarily resident in Scotland. In some cases, the NHS will also give an optical voucher towards the cost of glasses or contact lenses. Further information at: www.nhsinform.scot/care-support-and-rights/nhs-services/eyecare/nhs-community-eyecare/

Protection against vaccine-preventable diseases

NHS routine vaccinations are free to everyone in the UK who is eligible and give the best protection to children and adults against infectious diseases such as meningitis, mumps, measles, and rubella. Vaccines also protect other people in your family and community, by helping to stop diseases spreading to people who cannot have vaccines, such as babies who are too young to be vaccinated and those who are too ill to be vaccinated. Speak to your GP if you think you or your child have missed any vaccinations and an appointment can be arranged.

Details on the different vaccines in the NHS vaccination schedule and when to have them can be found here: www.nhs.uk/vaccinations/nhs-vaccinations-and-when-to-have-them/.

9: Housing and Services

Buying your own home

Buying your own home can be a lengthy process and there are many things to consider such as the type of property, the type of home ownership and mortgages. You can get more information on buying your own home here: [Buying a home: Overview - GOV.UK](#).

Once you have found a property that you feel is a good fit for yourself and your family you will need to begin the legal process of owning your home. At several stages during the transaction, you will have to produce documents to prove your identity or address and information on your source of funds. This could include receipts from the sale of another property, savings, inheritance monies and financial gifts from family and friends. Checking this information is a legal requirement to help safeguard your transaction, and failing to provide ID documents could slow down the process.

It may be beneficial to get the documentation you need together in advance to make sure that you are prepared:

- proof of identity – passport, driving licence.
- proof of address – driving licence, bank or credit card statement, utility bill (not more than 3 months old). Mobile phone bills are not a valid proof of address.

proof of source of funds – including your last 3 months' payslips; P60 form from your employer; tax return and other documents if you are self-employed. More information on the documents you need is available on the Money Advice Service website here:

www.moneyhelper.org.uk/en/homes/buying-a-home/how-to-apply-for-a-mortgage?source=mas#.

Finding a property

When considering a property purchase, it is important that you know whether the property is freehold or leasehold. A freehold property means you own the property and land outright. A leasehold property means you only own the property for a fixed number of years. You have the right to live in that property, but you will need to follow any rules laid down in the terms of the lease. You may also have to pay regular ground rent and service charges to your leaseholder throughout the duration of your lease. The following guide has more tips on buying a leasehold home: www.gov.uk/government/publications/how-to-lease.

When you have found a property

When you have found a home that is suitable for you, you will need to make an offer to the buyer to purchase the property.

Once you have made an offer which is accepted by the seller, you will need to engage a legal representative who will play a key role in carrying out the legal checks necessary and completing the legal work on transferring ownership of your new property. You should advise your estate agent of this legal representative, and you should receive a memorandum of sale from the estate agent which outlines your offer in writing. Below are the next steps which will usually follow:

- Mortgage Application to be completed
- Optional survey of the house to advise you of major and minor maintenance work required
- Offer accepted
- Exchange contracts
- Deposit paid
- Completion and keys received

For more information on the steps to purchase your own home can be found here: [How to Buy Guide - A guide for people looking to buy a home in England and Wales](#)

Renting your home

As a BN(O) visa holder you have the right to rent in the UK. You will be able to use your digital status to evidence your immigration status in the UK, including your right to rent. To prove your status digitally to a landlord or letting agent you can use the online service, which is found at: www.gov.uk/prove-right-to-rent

Rented housing can be found through local lettings agents and on property listings websites. The types of privately rented housing available is different across the country. Letting agents are free to carry out any referencing checks as they deem appropriate before accepting a new tenant. When you find a house or flat you will probably need to pay a deposit. You will usually then need to sign a 'tenancy agreement'. This is a legal contract between you and the landlord.

The tenancy will usually be for a fixed period of 6 or 12 months. The landlord must allow you to stay in the property for a minimum of 6 months. If you want a longer initial fixed period, you can ask whether the landlord is willing to agree to this. You will be obliged to pay the rent for the duration of the tenancy.

You can find out about your responsibilities and rights as a tenant in the Government's 'How to Rent Guide', which is at: www.gov.uk/government/publications/how-to-rent.

Council Tax

You are liable for paying Council Tax for your property. This is a set amount for the financial year which runs from April to March, and you can pay this monthly. Council Tax is a tax which goes to your local authority for local services such as care, social services, police and local facilities. Find out the Council Tax band for a home in England or Wales by looking up its address or postcode here: www.gov.uk/council-tax-bands.

People who have no recourse to public funds are not entitled to receive local council tax support. However, you might be entitled to a discount or exemption, for example, if you are living alone. Your local authority will be able to let you know. Advice on the types of discount and exemption is available at: www.gov.uk/government/publications/paying-the-right-level-of-council-tax-a-plain-english-guide-to-council-tax

Homelessness Assistance and Council Housing

In England, your local authority can help if you become legally homeless or at risk of homelessness soon. There are different types of support your local authority could offer you. The type of help that is offered depends on your eligibility for assistance, if you're in "priority need", and what caused you to become homeless. Further information can be found at: www.gov.uk/if-youre-homeless-at-risk-of-homelessness.

If you become at risk of homelessness, you should contact your local authority as soon as possible. Your BN(O) visa has a 'No Recourse to Public Funds' (NRPF) condition attached, which will limit the support the local authority can provide. However, if you become unable to meet your essential living needs or do not have adequate accommodation, you can apply to have this condition lifted.

If you have successfully applied to have the 'No Recourse to Public Funds' (NRPF) condition lifted, you may be able to apply for council housing in England. You can apply for council housing through your local council, usually by joining a waiting list. Please note that demand is high, and there is no guarantee that you will be offered a property.

In addition to council housing, there are several other housing services and options you may be able to access:

- **Housing Register Support:** Local councils often provide advice and support to help you complete housing register applications, including guidance on eligibility and priority bands.
- **Temporary or Emergency Accommodation:** If you are homeless or at risk of homelessness, your local council has a duty to assess your situation and may provide temporary accommodation while your case is reviewed.

- **Private Rented Sector Access Schemes:** Some councils and charities run schemes to help individuals find and secure private rented accommodation, including deposit guarantees or rent-in-advance assistance.
- **Housing Advice Services:** Organisations such as Shelter, Citizens Advice, and local Housing Aid Centres can provide free advice on housing rights, eviction prevention, and accessing financial support.

You can find your local council's housing services and apply for social or emergency housing here: www.gov.uk/find-local-council

10: Access to Education

Education is a devolved matter; issues relating to education and children's social care are the responsibility of the devolved nations (Scotland, Wales and Northern Ireland).

Childcare

You may be eligible for free hours of childcare. You might be able to apply for:

Childcare is not classed as a "public fund" under immigration rules, so having NRPF does not automatically bar access to early education and childcare entitlements.

For further details, see: www.gov.uk/get-childcare

Free School Meals

Free school meal (FSM) eligibility in England has been permanently extended to children in households with no recourse to public funds (NRPF), provided their household income does not exceed set thresholds. If you believe you may be eligible, you should contact your child's school once you are registered there.

For further information, see:

www.gov.uk/government/publications/free-school-meals-guidance-for-schools-and-local-authorities/providing-free-school-meals-to-families-with-no-recourse-to-public-funds-nrpf

School

If you are settling in England and have a child aged 5 but under 16 you are required to ensure that they receive a full-time education.

This can either be:

- within a state-funded school, which cannot charge you for your child's education;
- within an independent school (otherwise known as a private school or public school), which will normally charge fees for your child's education; or
- you can choose to home-educate your child.

Obtaining a school place for your child

For any help regarding finding a state-funded school place, please contact the school admissions team at your local authority. To find your local authority, visit this link www.gov.uk/find-local-council

Please note if you are applying for a place outside the normal timescales then the number of places remaining in popular schools is likely to be limited. We therefore strongly recommend contacting the local authority you live in early to arrange a place for your child.

We provide information on the rights of foreign national children to enter the UK to access a school in England here. www.gov.uk/guidance/schools-admissions-applications-from-overseas-children.

Additional information to help parents navigate the English school admissions system can be found here (www.gov.uk/schools-admissions), and in Annex C.

Scotland, Wales and Northern Ireland have different education systems to England. You will need to visit their websites for information on how to obtain a school place for your child if you are not settling in England:

Scotland - [Choosing a school for your child - mygov.scot](http://mygov.scot)

Wales - [School admissions | Sub-topic | GOV.WALES](http://gov.wales)

N Ireland - [Applying for a school place | nidirect](http://nidirect)

Further Education for 16–19-year-olds

Eligibility for age 16-19 funding requires an individual to have the right to reside in the UK in line with the immigration rules determined by the Home Office. Your school or further education institution will be able to assist you in checking that you meet the residency requirements.

Young people aged 16 and 17 are required to continue in education or training until at least their 18th birthday. Young people can choose to participate through full-time education, a job or volunteering combined with part-time study, by undertaking an apprenticeship, or a supported internship for those with special educational needs or disabilities. Your local authority can offer advice and support to find a suitable education or training place. Contact details for your local authority can be found at: www.gov.uk/find-local-council.

Find information on Further Education courses and funding here: www.gov.uk/further-education-courses

Find information on Further Education courses and qualifications for 14-19 year olds [here](#).

Children and young people with Special Educational Needs and disabilities (SEND)

All schools and colleges in England are expected to identify and meet the needs of children with Special Educational Needs and disabilities (SEND). Schools cannot refuse admission to a child on the grounds that they have a special educational need or a disability.

Every mainstream school has a Special Educational Needs Co-ordinator (SENCo) who plays a key role in supporting children with SEND and their families. You can view the School's SEN Information Report to gain a good understanding of the support they offer.

Every local authority publishes a Local Offer on its website which provides families with information on the services and provision available to support those with SEND in the local

area. They also provide SEND Information, Advice and Support Service (SENDIASS). Contact details can be found through this link: councilfordisabledchildren.org.uk/information-advice-and-support-services-network.

Where a child or young person has more complex special educational needs that may require support beyond what is normally provided in mainstream schools, there are special schools in every local area that can make suitable provision. If the child or young person might require specialist provision, the local authority may need to conduct an Education, Health and Care needs assessment to identify what support is needed, including potentially making a special school placement.

School Transport

Your children may be able to get free travel to school if they are of compulsory school age (5-16), attend their nearest suitable school. Find details on free school transport from your local council here www.gov.uk/help-home-school-transport.

Transport to education and training for young people aged 16 and over

Young people aged 16 or over who are attending education or training in England may be able to apply for help with transport costs from their local authority or further education provider. Contact details for your local authority can be found at: www.gov.uk/find-local-council.

Apprenticeships

An apprenticeship allows you to work and earn money, as an employee, with a contract of employment and holiday leave, while learning and receiving training. To become an apprentice you must be 16 or over, not in full-time education and reside in England.

To be eligible for funding you must have lived in the UK for at least 3 years and meet the published eligibility criteria. You can find the eligibility criteria in the apprenticeship funding rules here www.gov.uk/guidance/apprenticeship-funding-rules

If you don't live in England, please see apprenticeship options in [Scotland](#), [Wales](#), or [Northern Ireland](#). For more information on apprenticeships please visit: www.apprenticeships.gov.uk

Further Education and training for adults aged 19 and over

The Adult Skills Fund (ASF) fully funds or co-funds education and skills training for eligible adults aged 19 and above from pre-entry to level 3, to help them gain the skills they need for work, an apprenticeship or further learning.

Not all courses are free for everyone, and individuals may need to pay a contribution to the cost of their course. For eligibility criteria please see the Adult Skills Fund: funding and performance management rules Adult skills fund: funding and performance management rules 2025 to 2026 - GOV.UK For more information about courses, please contact your local adult education provider, your [local council](#) or visit the website: [Find a Course | National Careers Service](#).

English language courses (ESOL)

There are many different types of courses in English for speakers of other languages (ESOL), including both formal and informal provision. Some local areas may have an ESOL hub which can provide guidance and information about ESOL courses in the area.

The Department for Education provides funding for adult ESOL courses up to level 2 (GCSE Grade 4 and above equivalent level). These courses are generally offered at local colleges, training providers or adult learning community venues, such as adult education centres, libraries or schools, as well as online courses. Before you start a course, you should be offered an initial assessment to find out more about you and assess your English language skills to ensure that you are allocated a place on the most appropriate course for you. ESOL courses may lead to an ESOL Skills for Life qualification.

The Adult Skills Fund provides funding for adults aged 19 and over to gain new skills and qualifications. It is available in both national and devolved areas, with funding for courses like English, maths, and digital skills. Get in touch with your local authority to find out how to access English lessons. Find your local authority using your postcode by visiting the link here: www.gov.uk/find-local-council. Depending on your circumstances, you may need to pay a contribution to the cost of these courses.

There are many organisations that offer private English language tuition in England. The British Council website provides a list of organisations that are accredited by the British Council accreditation scheme. For more information visit: [Accredited centres A-Z | British Council](#).

English for residency/citizenship

Information on the qualifications you need to prove your English language abilities with a secure English Language Test can be found at: www.gov.uk/guidance/prove-your-english-language-abilities-with-a-secure-english-language-test-selt

Further Education, student financial support

Students in further education, for example in a school or college, aged 16 to 19, may be able to apply for financial support to help them undertake their studies. This support is not for general living costs.

The Department for Education provides financial support for students who need it. These funds each have their own rules about who can apply. They include free meals for days when students are on their course, bursaries to help with things like travel to your education provider or a work placement linked to your course, and books, course equipment, and trips.

You may also get support for childcare if needed whilst you study, and residential costs in some situations, for example where you have to live away from home to access your education.

Talk to your 16 to 19 education provider, for example your school or college, about whether you are eligible for support.

Higher Education

You can search and apply for most higher education courses online. You usually have to be 18 or older to take a higher education course,

Higher education qualifications include:

- Diplomas;
- Bachelor degrees;
- Foundation degrees;
- Postgraduate degrees.

Universities control their own admissions policies and requirements so you should contact the relevant higher education provider you are interested in directly if you have any questions.

To qualify for home fee status in the UK, a person must have settled status or a recognised connection to the UK. There are also requirements associated with ordinary residence in the UK. Subject to meeting the normal eligibility requirements, you will be able to qualify for home fee status once you have acquired settled status in the UK. This also applies to any dependants.

Information on UK study options and the application process can be accessed here www.britishcouncil.hk/en/study-uk

DBS checks for teachers from Hong Kong

Currently, if a school in England wishes to employ a member of staff from Hong Kong, they must provide the teacher with a formal written offer of employment. For more information, please refer to the CNNC section in the Employment chapter.

Annex : Contact details of professional groups

Profession	Regulator(s)	Contact information
Nurses and midwives	Nursing & Midwifery Council	<p>Nursing and Midwifery Council 23 Portland Place, London, W1B 1PZ 0207 333 9333 UKenquiries@nmc-uk.org</p> <p>www.nmc.org.uk/registration/joining-the-register/register-nurse-midwife/</p> <ul style="list-style-type: none"> • Registered Nurse • Nursing Associate • Midwife
Doctor of Medicine (including specialists)	General Medical Council	<p>General Medical Council 350 Euston Road, London, NW1 3JN 0161 923 6602 gmc@gmc-uk.org</p> <p>www.gmc-uk.org/registration-and-licensing/join-the-register/registration-applications/application-registration</p> <p>www.gmc-uk.org/contact-us Medical Practitioner</p>
Social worker	England Social Work England	<p>Social Work England 1 North Bank, Blonk Street, Sheffield, S3 8JY 0808 196 2274 (0808 196 2274) enquiries@socialworkengland.org.uk</p> <p>www.socialworkengland.org.uk/registration/apply-for-registration/#qualifiedoutsideUK</p> <p>Social Worker (England)</p>

	<p>Northern Ireland</p> <p>Northern Ireland Social Care Council</p>	<p>Northern Ireland Social Care Council 7th Floor Millennium House, 19-25 Great Victoria Street, Belfast, BT2 7AQ 0289 536 2600 registration@niscc.info</p> <p>registration@niscc.hscni.net</p> <p>niscc.info/who-can-register/internationally-qualified-social-workers/</p> <p>Social Worker (Northern Ireland)</p>
	<p>Wales</p> <p>Social Care Wales</p>	<p>Social Care Wales Registration Team, Southgate House, Wood Street, Cardiff, CF10 1EW 0300 303 3444 registration@socialcare.wales</p> <p>info@socialcare.wales</p> <p>socialcare.wales/registration/how-to-apply</p> <p>Social Worker (Wales)</p>
	<p>Scotland</p> <p>Scottish Social Services Council</p>	<p>Scottish Social Services Council Compass House, 11 Riverside Drive, Dundee, DD1 4NY 0345 603 0891 registration@sssc.uk.com</p> <p>www.sssc.uk.com/knowledgebase/article/KA-02550/en-us</p> <p>Social Worker (Scotland)</p>
<p>Other health and care professions</p>	<p>Health and Care Professions Council</p>	<p>Health and Care Professions Council Park House, 184 Kennington Park Road, London, SE11 4BU</p> <p>0207 582 0866 policy@hcpc-uk.org</p> <p>international@hcpc-uk.org</p> <p>www.hcpc-uk.org/registration/getting-on-the-register/international-applications/</p> <ul style="list-style-type: none"> • Arts Therapist • Biomedical Scientist • Chiropodist/Podiatrist

		<ul style="list-style-type: none"> • Clinical Scientist • Dietitian • Hearing Aid Dispenser • Occupational Therapist • Operating Department Practitioner • Orthoptist • Paramedic • Physiotherapist • Practitioner Psychologist • Prosthetist/Orthotist • Radiographer • Speech and Language Therapist
Teachers	England Teaching Regulation Agency	<p>Teaching Regulation Agency Cheylesmore House, 5 Quinton Road, Coventry, CV1 2WT 0207 593 5394 qts.enquiries@education.gov.uk www.gov.uk/guidance/qualified-teacher-status-qts School Teacher</p>
	Scotland General Teaching Council for Scotland	<p>General Teaching Council for Scotland Clerwood House, 96 Clemiston Road, Edinburgh, EH12 6UT 0131 314 6000 gtcs@gtcs.org.uk www.gtcs.org.uk/registration/</p> <ul style="list-style-type: none"> • School Teacher • College Lecturer
	Wales: Education Workforce Council	<p>Education Workforce Council 9th Floor, Eastgate House, 35-43 Newport Road, Cardiff, CF24 0AB 029 2046 0099 registration@ewc.wales www.ewc.wales/site/index.php/en/registration/index.php?option=com_content&view=article&id=12&Itemid=170&lang=en</p> <ul style="list-style-type: none"> • Further Education Teacher • School Teacher • Youth Support Worker • Youth Worker

	Northern Ireland General Teaching Council for Northern Ireland	General Teaching Council for Northern Ireland 4th Floor Albany House, 73-75 Great Victoria Street, Belfast, BT2 7AF 028 9033 3390 info@gtcni.org.uk registration@gtcni.org.uk gtcni.org.uk/registration/getting-registered <ul style="list-style-type: none">• Post-Primary School Teacher• Primary School Teacher
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