



The Thames at dawn

Sable Wealth

Sable Wealth Management helps foreign nationals based in the UK earn, save and invest their money as efficiently as possible by:

- › Helping you structure your individual finances to make full use of the UK's very favourable non-domicile tax status.
- › Optimising your earnings through tax reduction, particularly if you have flexibility in the manner in which you are paid.
- › Maximising the various UK tax breaks and allowances (ISAs, Pensions, Capital Gains etc).
- › For those with limited companies – optimising the way in which income is paid out and retained earnings are released.
- › Asset structuring for those moving back to their home country, taking into account both UK tax and that of the home country.
- › Assessing your individual insurance cover needs, taking into consideration cost, flexibility and mobility.
- › Providing Professional Indemnity insurance for those with limited companies.

Sable will help you contract-out

Sable Property

Sable Property is the mortgage advice and property investment arm of Sable Private Wealth Management. As an international mortgage brokerage, we are regulated to provide advice to clients on mortgage arrangements in the UK, New Zealand, Australia, South Africa and mainland Europe.

Our focus is to help our clients obtain the most competitive property finance arrangements to actualise their property investment goals. We specialise in mortgage advice for UK-based contractors and expat clients without Indefinite Leave to Remain in the UK. We also help property investors from within the UK and abroad to finance their investment properties in the UK. We have brokers in Melbourne, Auckland and Cape Town helping our clients to purchase properties in their home countries while living abroad. We advise our clients on all issues relating to their property purchase and have links with property sourcing agents and solicitors in all the countries mentioned.



of NI to your approved pension.

Accounting

1st Contact Accounting offers a full range of accounting services traditionally specialising in assisting contractors with their accounting and tax requirements. Whether you are working through a limited company or self-employed, we help to take the headache out of your paperwork. For more information, visit www.1stcontact-accounting.com or call 0800 856 2477.

Tax refunds

A tax refund is a repayment of PAYE (Pay As You Earn) tax that you have overpaid to the Inland Revenue during the tax year. If you work less than the full tax year, are under an emergency tax code or leave the country before the tax year ends (April 5th) and don't intend to return to work again in the UK in the

same tax year, you will probably have overpaid tax and will therefore be due a refund.

Dealing with the Inland Revenue can be complicated but 1st Contact Tax can take the hassle out of claiming your tax back. We're



bonded by the ATA (Association of Tax Agents) so you can be rest assured that your money is in safe hands. Most claims take six to 12 weeks to be processed and you can claim for up to five previous tax years. When you leave a position or cross the tax year, make sure you obtain a P45 or P60 respectively to enable you to claim your tax refund. Make photocopies of all these documents in case they get misplaced.

To see if you are eligible for a tax refund claim, call us on 0800 856 2471 or visit www.1stcontact-taxrefunds.com.

National Insurance number and rebate

Anyone intending to work in the UK needs to obtain an NI number. It is a unique personal number that ensures the Government correctly records your contributions, which go towards the UK social security and state pension system.

Apply through your local Jobcentre (call 0845 600 0643 or visit www.dwp.gov.uk) where they will interview you and will require documented proof of identity, your address and work status. If you are not employed yet, you will need letters from your recruitment agent, job interview letters, rejection letters, and so on, to prove this.

A National Insurance rebate represents an opportunity to have a portion of your annual NI contributions allocated to your own stakeholder pension. If you are currently employed and have a permanent NI number, you are eligible to claim your NI rebate. You don't have to contribute anything extra to contract out. The average national insurance rebate is £1 645. Visit www.1stcontact.com/nirebate for information to apply.

Money transfers to AUS, NZ and SA

Once you've been in the UK for a while you might want to start sending money home for savings or to pay off a student loan. The bank is the most expensive way to send money, which is why more and more people are using 1st Contact.



We offer:

- › Better exchange rates
- › Much lower fees and no receiving fees
- › Money clearance in three working days
- › No minimum or maximum amount.

1st Contact can also transfer money from Australia and NZ to the UK (if you have a UK bank account – see page 74). Register on www.1stcontactforex.com or call 0800 856 2470.

Did you know? You can use your UK debit card to transfer money online, securing the exchange rate* you see at time of transfer. * Terms and conditions apply.