OGIER

Living and working in Guernsey

Introduction

Guernsey, located 75 miles from the English coast, and just 30 miles off the French coast, creating a surprisingly European feel to part of the British Isles. With beautiful scenary, plentiful leisure and sporting activities, as well as a vibrant alfresco dining and bar culture, this 24 square mile island offers an enviable work / life balance, whilst still remaining a leading player in world finance.

Guernsey is a key market for Ogier, who have been leading the development of offshore financial markets for more than 80 years. Today we advise financial institutions and business enterprises on complex and critical legal issues.

With over 500 people worldwide, Ogier offers clients the strength in depth to handle the largest, most demanding and complex offshore transactions. Corporate and finance law and associated fiduciary services form the core of our practice, principally in the areas of banking, corporate, investment funds, real estate investment, regulatory advice and structured finance. At the same time Ogier is a full-service firm, with strong practices in the areas of employee benefits, employment, litigation, private client, property and trust and estate planning.

The firm is consistently highly rated by clients and market commentators in independent research studies and regularly leads offshore transactional league tables. We recognise that our services need to be provided in an expert, responsive and cost effective manner across jurisdictions and time zones. We agree clear fee structures in advance, keep clients fully informed of the progress of transactions and cases and are able to deliver advice and documentation whenever and wherever clients require.

We also recognise that our business is a people business and we invest substantially in recruiting, training and retaining the best people to ensure that our clients have access to the highest quality of offshore legal and fiduciary advice. Many of our lawyers joined the firm from leading City of London and US based firms and bring a wealth of international knowledge and experience in their respective areas.

Although Guernsey is geographically closer to the French coast than to the south coast of England, it is a dependency of the British Crown. Guernsey is fiercely protective of its unique constitution and although part of the British Isles, it is not part of the United Kingdom, nor is it a member of the European Union.

Guernsey governs its own affairs and raises its own taxes, but the United Kingdom is responsible for the island's defence, overseas representation and international affairs.

Facts about Guernsey

Guernsey has a diverse and cosmopolitan population, who are well travelled and well informed. Like other major financial centres, the business community is made up of people from all over the world.

With the majority of your peers at Ogier having worked with the larger United Kingdom law firms or in other offshore jurisdictions; the quality of your colleagues and the calibre of work will be excellent but without the stresses of a commuter lifestyle. Unlike some other cities, cycling to work in Guernsey is not classified as an extreme sport.

The currency used is sterling.

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With a population of around 60,000 people, and with over 100 restaurants, bars, clubs, and theatres, the social scene could be described as European 'Apres-Sea'. Surrounded by a necklace of beaches, the temperate climate, with more warmth and sunshine than any other part of the British Isles, makes it one of Europe's best locations for outdoor activities.

In all, the professional impact of moving to Guernsey, coupled with the financial benefits, and the quality of life, makes it a very favourable choice and easy to settle into. A move to Guernsey is second to none.

Entry into Guernsey

There are no travel restrictions on those who hold passports issued in the other Channel Islands or by any member state in the European Economic Area. Other passport holders should check with the British Embassy, High Commission or other British Diplomatic Mission where they live to determine whether they will need a visa or entry clearance to enter Guernsey.

Most overseas nationals coming to work in Guernsey need work permits. British citizens, nationals of the European Economic Area, Commonwealth citizens coming to Guernsey for a working holiday and Commonwealth citizens admitted on the grounds of United Kingdom ancestry are exempt, but non-British citizens may need visa/entry clearance before arriving in Guernsey.

Further information is available from:

Guernsey Immigration Nationality and Passport Office
Tel: +44 (0)1481 741420
www.immigration@gov.je

Housing

Housing controls are strict in Guernsey. The regulations are detailed and complex, but below is a very basic summary.

The housing market is split into two separate markets: open and local. Local market property is available only to those who hold residential qualification as determined by the Housing Authority. In practice this means those who were born in Guernsey or who hold a housing licence. Open market property is available to all people resident in Guernsey, but is targeted at residents who have arrived from abroad and do not hold the requisite housing licence to qualify for local status.

Rented accommodation is similarly controlled and categorised into 'open market' and 'local market' accommodation.

The more limited supply of "open market" accommodation means that it tends to be more expensive than "local market" property. However, the difficulty in obtaining housing licence and their restrictive terms means that "open market" property remains an attractive option to many immigrants.

You may find that certain restrictions apply to your accommodation such as no smoking, no pets etc., and you should familiarise yourself with these through your landlord at an early stage.

We realise that these restrictions can be difficult, but we, will support you in your search for a property. This is a difficulty faced by everyone moving here from overseas. Many of our recruits come from overseas and they have all been able to secure suitable housing.

Further information is available from:

The Housing Authority
Tel: +44 (0)1481 715790
www.gov.gg/ccm/navigation/housing

Right to Work

Specific Guernsey legislation requires everyone, including self employed persons, who starts or changes employment in Guernsey to hold a 'Right to Work' document issued by the Housing Authority indicating that they are locally qualified. The Human Resources department at Ogier will assist and support you in making the necessary application.

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Salary

Ogier offer competitive salaries, and generally they are comparable to mid size to large London firms.

However, with the lower rate of taxation at 20%, and a Social Security contribution below the 11% National Insurance paid in the United Kingdom, in a net sense the salary package should be attractive by any comparison. Working hours and billable targets are generally a lot less than in London, and with a commute to work, often involving a beach-front walk or cycle, the quality of life is significant.

Social Insurance Contributions are made by both the employee and the employer. On your arrival in Guernsey you will need to register with the Social Security Department to obtain your card. The current rate of employee contributions is 6.00%, and employer contributions is 5.50% (both up to an earnings ceiling of £3,003.00 per month).

Further information is available from:
Tel: +44 (0) 1481 732500
www.gssa.gov.gg

Income Tax

Income tax is payable in Guernsey, through a PAYE system. The income tax system is called ETI.

Those, arriving in the Island and taking up employment, whether contract or otherwise, should register with the Income Tax Office within 30 days. Tax will be deducted from the first month of employment.

Further Information can be obtained from:

Income Tax Department.
Tel +44 (0) 1481 724711
Email: enquiries@tax.gov.gg

Healthcare

There is no National Health Service in Guernsey. Health Insurance (provided through BUPA as part of your employment package with Ogier) will cover the cost of hospitalisation in most circumstances and most surgical procedures. General practitioner fees are not covered by BUPA.

There is an Island insurance scheme but this is not comprehensive cover and therefore it is recommended that you use your BUPA cover where possible.

Accident and emergency facilities are currently provided free of charge in Guernsey, but ambulance fees are payable. However, St. John Ambulance operates an Ambulance Subscription Scheme, whereby a small premium paid by 31 December each year covers the ambulance charges incurred the following year.

Once you have been in Guernsey for 13 weeks you will be eligible for a Health Benefits card. At that time you can visit the Social Security Department who will issue one to you. This card entitles you to reduced charges for general practitioner visits and prescription charges.

Dental and Optician Fees

Again these can be expensive and are not covered by the Island insurance scheme unless under 18 or over 65 years of age; neither does BUPA cover these fees.

Should you feel your eye sight has deteriorated whilst using the VDU equipment at Ogier, you may be eligible for assistance with the cost.

Travel

Guernsey is served by a roll-on/roll-off car ferry and catamarans from Poole, Weymouth and Portsmouth in the United Kingdom. There is also a car ferry service to St. Malo, France. The times of these sailings vary and are more frequent during the summer months.

By air, Guernsey is linked to a number of airports and these routes are undertaken by various carriers. Again, there are more flights during the summer months and air services are heavily booked during this time and also Christmas and New Year periods.

Inter-Island links between Guernsey, Jersey, Alderney and Sark operate daily in the summer, less frequently in the winter.

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There are no rail services in Guernsey. Buses and taxis are available but the former do not operate frequently after working hours, especially in the winter.

Car hire is available at reasonable rates.

Motor Vehicles

There is no value added tax or car tax in Guernsey - new cars therefore cost approximately 20% less than full UK list prices, although delivery charges are slightly higher. There are dealers in the Island for most common makes.

If you will be living in Guernsey for more than one year, you must get a new Guernsey driving licence. Your current licence can be exchanged for a Guernsey licence providing it is from a country with a reciprocal agreement. If not, then you will be required to take a driving test with a Guernsey instructor.

Further information can be obtained from:
States Traffic Committee
Tel: +44 (0) 1481 243400
www.gov.gg/traffic

On taking up employment, there is no grace period for driving in Guernsey on foreign registration plates. To re-register your car you must produce original documents and your Guernsey driving licence. Also a vehicle roadworthy inspection must take place by Driver and Vehicle Standards before new licence plates are issued.

Motor Insurance

Motor insurance effected in the United Kingdom normally provides standard cover for Guernsey but you should check the position with your insurer and advise them of the change of location. This may also have a beneficial effect upon your premiums as Guersey is normally a low rated area for insurance risk.

You must display a tax disc on your windscreen. In order to obtain this you will need to present proof of your insurance to the States Traffic Committee.

It is also advisable to check that your insurance provides cover for sea-crossings, should you take your car to the United Kingdom or to Europe.

Education

There are both private and States schools in Guernsey and the standard of both is generally considered to be high.

If you are arriving with school age children, contact the Education Department below for details of enrolment arrangements and catchment areas:

Tel: +44 (0) 1481 710821
Fax: +44 (0) 1481 714475
www.gov.gg/education

Activities

Guernsey boasts a vibrant sporting and musical culture and there are plenty of opportunities for those so minded to become involved in these activities.

It goes without saying that surrounded by the sea, all types of watersports are catered for in Guernsey.

There are also facilities on the Island for most major team and individual sports, including soccer, hockey, cricket, rugby, tennis, squash, softball and swimming. There are competitive leagues on the Island whose teams are always looking for new players/participants. Beau Sejour is the leisure centre which serves the Island and does not require membership for those who wish to use its facilities.

Beau Sejour
Telephone: +44 (0)1481 726964
www.gov.gg/recreation/beau_sejour_centre

There are also a number of gyms available. Special rates are offered by the firm for membership of the gym and leisure centre Kings Life.

Kings Life
Telephone: +44 (0) 1481 723366

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Music in the Island covers almost every possible genre. There are orchestras and choirs for all types of music. Rehearsals are held on a regular basis. Concerts are often held in St. James Hall and have in the past included such professional and international artists as Nigel Kennedy, Willard White and Lesley Garrett.

St. James
Telephone: +44 (0) 1481 711361
www.stjames.gg

There are also two cinemas on the Island, one at Beau Sejour offering films several weeks after release in England, and the Mallard cinema which receives titles on an English timescale. For information on films at the Mallard:

Mallard's
Telephone: +44 (0) 1481 266366

Eating Out

There are plenty of restaurants in Guernsey offering all types of cuisine and all price ranges. For a useful catalogue of all the culinary delight the Island has to offer, visit:

www.gourmet.guernsey.net

Hotels

There are a large selection of hotels on the Island should accommodation be needed for visitors and relatives. An up-to-date list of all hotels is available at:

www.ghata.com

Other Information

There is no value added tax or sales tax charged in Guernsey although some stores do not pass this on to the consumer and continue to charge United Kingdom prices. Some larger items such as furniture are not stored on the Island therefore protracting delivery times.

The costs of basic foods and household goods are higher than in England. However, some items such as alcohol and tobacco are considerably cheaper due to the reduced amount of duty applied to them.

Gas and electricity are generally more expensive and the use of gas is not quite as extensive in Guernsey as in England.

There are no restrictions on the movement of pets to and from the United Kingdom, as long as they are not exotic animals. However, there may be restrictions on having pets in your accommodation. There are also restrictions for when dogs are allowed on the beaches.