



Welcome to London!

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Christ Church London welcomes people from all over the world. We have put together this handy guide to help you to settle into London life. We understand that transitioning from one place to another can be difficult, especially to a place that speaks another language. We hope this welcome document will help you to settle into London and to find community. As a church, our hope and prayer is that Church is a place where you can not only find friendships and a loving, caring family, but also where you can contribute, lead, and help build a diverse community where everybody is welcome!

We have Sunday church services in Bethnal Green, Central London, Stockwell, and Sutton, and during the week we have a variety of mid-week groups (that we call Connect Groups), courses, and social events happening across London – we would love for you to join us! If you would like to get involved, have questions about church life, or would like more information, please visit our website at <https://christchurchlondon.org/> or contact Yu Yeen (語嫣) at yuyeen@christchurchlondon.org. We would love to chat with you and to welcome you to our church and to our city.



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Settling In

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Housing and Accommodation

Renting and Buying Property in the UK

Those arriving in the UK with the Hong Kong BN(O) Visa will not be entitled to council housing or housing benefits. However, you will have the right to rent from the private sector for as long as your Visa permits. Landlords have the right to check your immigration status, so you must ensure you have the appropriate documents to prove your right to rent. You can check your rights as a potential tenant [here](#).

Anyone is eligible to buy a property in the UK, however, lenders may be reluctant to give you a mortgage if you are unable to prove that you can make the monthly payments. Furthermore, as part of buying a property, you may also need to pay for extra expenses such as stamp duty, building insurance, and estate agent fees. The UK Government website provides more detailed information about buying a property [here](#).

Property Searching

If you know the area you would like to move to, a local estate agent (地產代理) will be able to help you find a home that matches your search criteria. They may also have more information about their property listings available on their website.

Online property searching websites such as **Rightmove** and **Zoopla** have compiled listings from numerous estate agencies to help you compare properties, both for rent and to buy. You will be able to search and filter by your own criteria for the property, such as the price and the number of bedrooms, and criteria for the area, such as nearby schools and train stations.

Websites such as **Christian Flatshare** and **SpareRoom** are property searching websites dedicated to rooms available to rent.

Childcare and Education

You can find information about finding and financing childcare in England [here](#), and you can find information about school and education in England [here](#).

Finding Childcare

A step-by-step guide to finding childcare in the UK can be found on the government website [here](#). You may be able to claim free childcare depending on your eligibility.

All children between 3 and 4 years of age are eligible to receive up to 570 hours of free childcare per year. The free childcare must be with an approved provider and will end as soon as the child starts Reception or reaches compulsory school age (5 years old), whichever comes first. You can find more information on free childcare [here](#).

Finding a Primary or Secondary School

All children in England between 5 and 16 years of age are entitled to a free place at a state school (公校). Private schools (私校), also known as “independent schools”, charge fees to attend and are not required to follow the



national curriculum. However, these schools are registered with the government and are regularly inspected. You can find more information about the different types of schools in the UK [here](#).

To apply for a place at a state school, you will usually need to apply through your local council. If you are applying from outside of England, then you will need to apply through the council you plan to move to. In this case, you may need to have proof of your new address and proof that you will be living in that council area before the start of the next school term. Dependants of BN(O) citizens are entitled to education in the UK, and school admission authorities must not refuse to admit a child based on their nationality or immigration status. Guidance on applications for overseas children can be found [here](#).

Each year, applications for primary school places open in September and close on 15th January, to start the following September (e.g., to start in September 2022, applications open in September 2021 and close on 15th January 2022). The deadline for applications to secondary schools is 31st October for the following academic year. You will need to contact your local council if you are applying after the deadline or if the school year has started. You can find more information about school admissions [here](#).

When you make an application, you will be asked to list all the schools you are applying for in order of preference. You can find [primary](#) and [secondary](#) schools local to you on the government website, and you can compare school performance in England using [this](#) table. All schools have admission criteria to decide how children are awarded places. The school or local council usually set these. Your [local council](#) can give you information about the schools' criteria and how to apply.

If you are applying for a place at a private school, you will need to apply directly through the school.

16- to 18-Year-Olds

Children in England are permitted to leave school if they have turned 16 by the end of the academic year, however, they must remain in a form of education or training until they turn 18. This includes full-time education, apprenticeships, or part-time education or training while spending 20+ hours a week working or volunteering. You can find more information about School Leaving Age [here](#).

Most secondary schools in the UK also have a sixth form where children can continue their education full-time. Alternatively, you can apply for a sixth form college, a school specifically for 16+ education. Sixth form colleges are often fee-paying but may teach a broader range of subjects. You can compare the performance of sixth form schools and colleges in England using [this](#) table.

Apprenticeships combine job training with study, and an apprentice will be able to earn wages whilst continuing their education. They can take up to 5 years to complete, and have education levels equivalent to traditional schooling, up to master's degrees. You can find more information on apprenticeships [here](#).

University Fees and Funding

A BN(O) citizen does not have the Right of Abode in the UK, and therefore, must pay "Overseas" Fees for university tuition and will not have access to Student Finance. However, once you are granted "Settled Status", you will be able to apply for "Home" Fees and Student Finance. You can find more information on the eligibility criteria for Student Finance [here](#).



Jobs and Employment

National Insurance Number

You will require a National Insurance (NI) number if you are planning to work in the UK. A BN(O) citizen has the Right to Work in the UK, and therefore can begin work without an NI number.

To apply for an NI number, you must be already living in the UK and either looking for work, have a job offer, or have already started work. You can find more information about eligibility and apply for your NI number [here](#).

Finding a Job

Job applications in the UK generally require a CV (curriculum vitae) (履歷). Many job-hunting websites can offer to help you write a competitive CV in the UK style.

There are various job searching services in the UK, many of which are online. Popular job-hunting websites are **Adecco**, **Indeed**, **Monster**, **Reed**, and **TotalJobs**. **LinkedIn** is a professional social networking site that can help you find connections in areas you are interested in working in. Companies also often recruit through LinkedIn.

Newspapers such as **The Guardian**, **The Telegraph**, and **The Times** have recruitment sections often suitable for professional and graduate jobs.

National Living Wage and National Minimum Wage

The hourly rate for the minimum wage depends on your age, and whether you are an apprentice. Contracts for payments below the minimum wage are not legally binding, and the worker remains entitled to the National Minimum Wage or National Living Wage.

The National Living Wage is the minimum hourly payment for those over 23 years old, and the National Minimum Wage is the minimum hourly payment for those between school-leaving age and 23 years old. The minimum hourly payment is different for apprentices.

The table below is correct to June 2021. For the most up-to-date information on wages in England, please visit [here](#).

| | 23+ | 21 – 22 | 18 – 20 | <18 | Apprentice |
|------------------------|-------|---------|---------|-------|------------|
| Minimum Hourly Payment | £8.91 | £8.36 | £6.56 | £4.62 | £4.30 |

Healthcare

NHS

When you apply for your BNO Visa, you will need to pay the health surcharge. This is so you can use the National Health Service (NHS) in the UK. You will still need to pay for some NHS care such as prescriptions, dental care, and eye tests.

GP/Family Doctor

Anyone in England can register with a General Practitioner (GP) (全科醫師) for free. You can find details on how to register with a doctor [here](#) and you can search for a GP practice local to you [here](#).



A GP practice may refuse to register you if they are not taking any new patients, they are not accepting patients from outside of their practice area, or if the practice is far from where you live and you require home visits. If you have problems registering with a GP surgery, you can call the NHS England Customer Contact Centre on 0300 311 22 33.

Medications

Common medications are available to buy from your local supermarket, corner shop/convenience store, or over-the-counter from a pharmacy. These medications are prescription free. Other medications, including antibiotics, must be prescribed by your doctor or pharmacist. If you are unsure whether a condition is serious enough to need an appointment with a GP, you can speak to a pharmacist or dial 111 for free to speak to a trained NHS advisor.

Painkillers, allergy relief medications, and cough and cold relief medications, etc. are generally available to buy in most shops. Please speak to a trained medical professional (e.g., a pharmacist) if you have any concerns about the right medication.

Safety

London is considered a generally safe city; however, no place is ever 100% safe. Since London is a tourist city, there is always the risk of mugging, pickpocketing, and scams. In an emergency, call 999. We recommend that you report any crimes to the Metropolitan Police via their [website](#) or by calling 101 for free.

Furthermore, there have been reports of COVID-related and politics-related hate crimes in the UK. East and South-East Asian (ESEA)-identifying individuals and those who look like ESEAs have been found to be the target of COVID-related hate crimes. There are also cases of pro-CCP Chinese targeting pro-Hong Kong Chinese. It is important to report any instances of witnessed or perceived hate crimes to the police – this will help the police to identify and prioritise this issue. You can report hate crimes anonymously online to [True Vision](#).

If, for whatever reason, you would like support regarding race-related hate, please do not hesitate to contact Yu Yeen (details at the top of the document), and she will be able to connect you with the right people to help you.

Daily Life

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Home

Companies for home services, such as internet and utilities offer a variety of deals. There are many comparison websites to help you find the best offer for you. Popular comparison websites include **Compare the Market**, **Confused**, **GoCompare**, and **MoneySuperMarket**.

Boroughs

London is divided into 32 local authority districts called boroughs (自治市鎮). Each borough is administered by their own London Borough Council, which is responsible for running the majority of your local services, such as road maintenance, schools, social services, waste collections, etc. Each council operates differently from each other – you can find more detailed information about your borough from your [local council website](#).

Council Tax is applied to every property and is banded based on the size of the property. The tax needs to be paid over 10 instalments and is billed in April each year, or when you first move into a property. Discounts and exemptions are available. You can find more details on your [local council website](#).

1. [City of London](#)
2. [City of Westminster](#)
3. [Kensington and Chelsea](#)
4. [Hammersmith and Fulham](#)
5. [Wandsworth](#)
6. [Lambeth](#)
7. [Southwark](#)
8. [Tower Hamlets](#)
9. [Hackney](#)
10. [Islington](#)
11. [Camden](#)
12. [Brent](#)
13. [Ealing](#)
14. [Hounslow](#)
15. [Richmond](#)
16. [Kingston upon Thames](#)



17. [Merton](#)
18. [Sutton](#)
19. [Croydon](#)
20. [Bromley](#)
21. [Lewisham](#)
22. [Greenwich](#)
23. [Bexley](#)
24. [Havering](#)
25. [Barking and Dagenham](#)
26. [Redbridge](#)
27. [Newham](#)
28. [Waltham Forest](#)
29. [Haringey](#)
30. [Enfield](#)
31. [Barnet](#)
32. [Harrow](#)
33. [Hillingdon](#)

Electricity, Gas, and Water

British Gas, **E.ON** and **EDF Energy** are 3 of the most popular gas and electricity providers in the UK. Green providers, such as **Bulb**, are also becoming more popular. The energy suppliers available to you will depend on where you live.

Your water and sewerage supplier cannot be changed and is also determined by where you live. Water bills in London will be paid to **Affinity Water** or **Thames Water**.

You can monitor your energy and water consumption via your gas, electricity, and water meters. If you have digital meters, you can receive the information directly to your smart phone or smart hub (via an app). This can help to ensure you are being charged correctly for your utility bills.



All utility bills are now paid online via direct debit, which will automatically take money out of your bank account on an agreed collection date to pay your bill. If you have any questions or concerns about paying your bills, contact your bank or utility provider. Your bank and your utility provider may also be able to offer additional support if you are struggling to afford your bills.

Home Phones and Landlines

Landlines are becoming less common in London homes as most people now rely on their mobile phones to communicate with each other over the phone. However, some people still choose to have a landline for convenience and safety. Almost all landline providers offer this service as an optional addition to home broadband deals.

Some popular landline providers in the UK are **BT**, **Sky**, and **TalkTalk**.

Internet and Broadband

According to Speedtest, the average broadband speed in the UK is 87.32mbps compared to Hong Kong's 224.73mbps. Your internet speed will vary greatly depending on both your location and your provider.

Some popular broadband providers in the UK are **BT**, **O2**, **Sky**, **TalkTalk**, and **Virgin Media**. Many providers also offer access to free Wi-Fi hotspots across the country, so that you can stay online without using mobile data.

TV and Streaming

In the UK you must pay for a TV License to watch or record programmes as they are being shown on TV, on any channel or online TV service – not just the BBC. You can apply for a TV License [here](#).

You can access TVB (無綫電視) in the UK via a paid subscription to TVB Anywhere. Online streaming services such as **Amazon Prime Video** and **Netflix UK** also host a wide range of shows and films in Cantonese.

Food

Grocery Shopping

Most people buy their groceries from a supermarket. The major supermarkets we have in the UK are **Aldi**, **ASDA**, **Morrisons**, **Lidl**, **Sainsbury's**, **Tesco**, and **Waitrose**. Besides groceries, some branches will also sell clothing, stationery, and homeware.

Almost all supermarkets supply Chinese cooking ingredients such as beansprouts (芽菜), sesame oil (麻油), and tofu (豆腐). Depending on your area, your supermarket may also supply Chinese groceries such as Chinese cabbage/nappa cabbage (黃芽白), bok choy (白菜), and Lee Kum Kee brand sauces (李錦記). Larger branches of these supermarkets may also sell 10+kg bags of jasmine rice.

Chinese supermarkets and wholesalers such as **Hoo Hing** (和興), **Long Fung** (龍鳳行), **SeeWoo** (泗和行), and **Wing Yip** (榮業行) will almost certainly supply all the groceries you will need in a brand that you were familiar with in Hong Kong.

Eating Out

In the UK, tap water is free, however, ordering Chinese tea at a Chinese restaurant will usually cost £1.50 - £2.00 per person. Chinese restaurants in the UK also do not provide a bowl and hot water to rinse your tableware, however, you may ask for it.



Tipping (貼士) is not expected, especially if service charge is already included in the bill, which you are expected to pay. If service charge is not included, it is standard to leave a 10% - 15% tip. You can find more information on tipping in the UK [here](#).

Food Delivery

All major UK supermarkets offer online shopping and delivery. These deliveries are fulfilled by the supermarket. Amazon also offers online grocery shopping via their subsidiary brand, Amazon Fresh.

Almost all London restaurants and eateries offer online food order and delivery services. Some restaurants will offer food delivery from their websites, if not, they will likely be available from food delivery apps such as **Deliveroo**, **Just Eat**, and **Uber Eats**.

Meal-kits have also been a rising trend in the UK. Services such as **Gousto** and **HelloFresh** deliver recipe cards along with portioned ingredients to help with your weekly meal planning and food preparation.

Mobile Networks and Messaging

Mobile Networks

Most mobile networks in the UK offer SIM-only plans if you would like to keep your current phone but switch to a UK mobile network. Generally, price plans will include minutes, SMS text messages, and mobile data. The most popular mobile networks in the UK are **EE**, **O2**, **Three**, and **Vodafone**. Some landline networks may offer packages that include SIM plans, such as **BT** and **Sky**.

Contract-free pay-monthly networks are also available. These services run on the same networks as the larger providers, so the network coverage is the same, but they do not offer contract plans or any additional perks. However, this does make them a cheaper alternative. **Giffgaff**, **Voxi**, and supermarket own-brand networks, such as **ASDA Mobile** and **TESCO Mobile** are some popular alternative network providers.

Messaging Apps

WhatsApp is still the most popular messaging app in the UK – very few people have switched to Signal, though the number of users continues to grow.

Money

Banks

The top banks in London are **Barclays**, **HSBC**, **Lloyds Bank**, **Nationwide**, **NatWest**, and **Santander**. There are some London branches of the banks you are familiar with in Hong Kong such as Bank of China (中國銀行), Bank of East Asia (東亞銀行), and ICBC (中國工商銀行).

Specific information for opening a current account (往來戶口) will be explained on the bank's website, including eligibility criteria and required documentation. These details will vary between banks.

Once you have opened a bank account, most of your transactions can be made online via the bank's website or their phone app.



Payment

London, and much of the UK, is moving towards a cashless society. While most restaurants and retailers will accept cash money, some smaller retailers may only accept card payments.

Any restaurant or retailer that accepts card payment will likely also accept contactless payment via bank card or digital wallet. The most commonly accepted digital wallets are **Apple Pay**, **Google Pay**, and **Samsung Pay**. Some East Asian shops may also accept WeChat Pay.

Sending Money Abroad

Your bank may offer services to transfer money to an overseas bank account. Whether this service is free or not will depend on the bank. Many banks will allow you to transfer money to a bank in the same banking group without a fee.

International money transfer services such as the **Post Office**, **Western Union**, and **Wise** are also available for sending money abroad.

It is important to remain vigilant when sending money abroad. Please speak to a professional financial advisor if you are unsure or have any questions about financial safeguarding.

Postal and Delivery Services

Letters and Parcels

The postal service in the UK is the Royal Mail. The cost of sending letters and parcels depends on the size, weight, and destination of your item. You can find the prices for UK postage [here](#) and the prices for international postage [here](#). If your item is especially large or will be sent internationally, it may be sent via Parcelforce Worldwide, which is the courier branch of the Royal Mail.

When sending a parcel, you can either take it to your local Post Office and pay for postage there, or you can buy a postage label on the Royal Mail website and arrange to drop-off your item at a designated location or to have your item collected from your home. You may be asked the contents of the parcel and to sign a customs declaration form.

If you miss a delivery sent via Royal Mail, you will receive a red postcard through your letterbox with instructions on retrieving your delivery.

Other popular delivery and courier services in the UK are **DHL**, **FedEx**, and **Hermes**.

Other Post Office Services

Besides postage, the Post Office also offers services such as banking, insurance, broadband and phone, and identity services. The services available to you will depend on your local branch. You can look-up a branch with the service you require using their Branch Finder [here](#). A Post Office will also sell basic stationery and items required to send post, such as envelopes, cardboard boxes, and tape.

Travel

Transport for London (TfL)

You can pay for travel on the TfL network using a contactless payment card, your digital wallet, or an Oyster Card. Oyster cards in London are not as versatile as the Octopus card (八達通) in Hong Kong. In general, Oyster cards are limited to use only on the TfL network. You can find more information on Oyster card validity [here](#). You can acquire



an Oyster card from any London Underground or London Overground station from the ticket machine, which will require a £5.00 deposit.

Free or discounted travel on Oyster cards is also available depending on your age and need. You will need to apply for these cards and meet TfL's eligibility criteria. You can find more information on free and discounted travel [here](#). Travel paid by a contactless payment card or digital wallet will always be charged at the adult pay-as-you-go rate. You can check the cost of travel on the TfL network [here](#).

The London Underground does not operate 24/7, however, some bus routes do. Some London Underground lines also operate overnight on the weekends. Travel timetables are available from the [TfL website](#). Apps such as **City Mapper**, **Google Maps**, and **TfL Go** are handy for planning journeys.

Driving

If you have a Hong Kong driving license, you can drive in the UK without exchanging your license for up to 12 months, after which, you must exchange your license to continue driving. The process to exchange your license is explained [here](#).

In the UK, your driving license generally also serves as your ID card. Most adults carry their driving licence with them when they go out, but it is not a government requirement to carry photo ID with you. You can find more information on driving licenses and acquisition [here](#).

When driving in London, there is a £15.00 charge for entering the Congestion Charge zone between 07:00 and 22:00 every day. If your vehicle does not meet the Ultra-Low Emission Zone (ULEZ) standards, you will also need to pay the ULEZ charge. You can find more information on Congestion Charge [here](#).

Ride Hailing Apps

Bolt, **Taxiapp**, and **Uber** are popular ride-hailing apps in London. These services may add an additional charge if you pass the Congestion Charge zone.



COVID-19

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- For the latest information on COVID-19 in the UK, including travel information and government guidelines, please visit the [government website](#).
- For the latest medical advice on COVID-19 in the UK, including testing and vaccinations, please visit the [NHS website](#).
- For the latest statistics on COVID-19 in London, please visit the [London government website](#).