



Head Medical

Making the Move

Inspiration and information for Doctors
considering relocating overseas

Dublin – 23rd January 2016

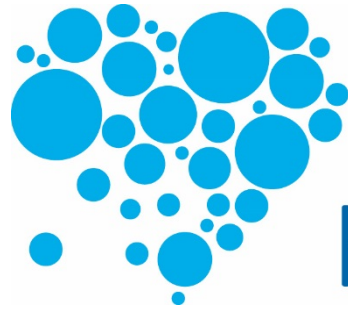
CommonwealthBank



halo | financial

BTR *International*

Corporate Relocation Solutions



Head Medical

Introduction

Jim Godsall – Business Development Director

Today's Timetable

Welcome & Introduction

Jim Godsall, Business Development Director – Head Medical

Finding your dream job overseas

Anna Payne, Managing Director – Head Medical

Registration & Immigration

Claire Garrahan, Registration Team Manager – Head Medical

Making the Move

Simon Johnson, International Premier Banking – Commonwealth Bank of Australia

Foreign Exchange & Migration

Nathan Cox, Business Development Manager – Halo Financial

Panel Q&A

Exhibiting: BTR International

Louise Chilcott, Business Development Executive – BTR International



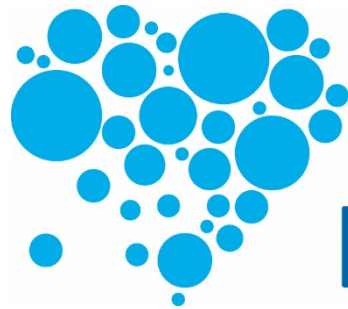
Head Medical

A bit about us...

- Founded in September 2008 to help UK-trained GPs and Consultants find jobs in Australia and New Zealand
- We have helped 570 Doctors start jobs overseas, with another 111 who have accepted jobs currently going through the registration process
- Branched out in 2011 and we now recruit to the Gulf, Singapore, the Caribbean, and many other fantastic locations
- We know the best employers, how they work, and what to expect when you start your new job
- UK-based – available at all times to advise and support you throughout your journey
- Significant experience across the team of living and working abroad – we understand how big a decision relocating is



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Consultant Doctors

Finding your dream job overseas

Anna Payne

MD & Head of Consultant Recruitment

Places we recruit to

Australia

- Metropolitan Cities
- Regional Cities and Towns
- Rural / Coastal Lifestyle Destinations
- Top End / Outback for adventure seekers

NZ

- North Island & South Island
- City, Coast & Country

Singapore

- National coverage across the six public health providers

The Gulf

- Private and Government providers in
Qatar, UAE and, Saudi Arabia



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Australia – Overview

- Consistently ranked as one of the best places to live in the world;
- Offers excellent work / life balance
- Great climate
- Strong economy and growing population
- Average salary: AUD\$75,000
- Wide choice of location types
- Prioritise permanent / long term candidates
- Each State manages it's own healthcare with it's own pay and conditions
- Population: 24 million



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Australia – Fast Facts

Who is eligible?

- They look for Doctors who are deemed comparable to the experience and training of an Australian Doctor.
- UK CCT generally viewed favourably

Where can I work?

- Varies: Regional and Rural locations are where there is the greatest need

Healthcare System

- Multi-faceted – Public and Private providers

What Can I Earn?

- Typically between \$300,000 to \$650,000 AUD (equivalent to between £150,000 and £325,000)

Registration Process

- 9–12 months post job offer



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New Zealand – Overview

- Famously high quality of life
- Beautiful and diverse country with stunning scenery and a laidback lifestyle
- The size of GB with a population similar to Scotland
- Multicultural population and medical workforce
- Flexible contract types; Fixed Term & Permanent
- Low tax rate (33%) and cost of living
- Great for families, good schools and excellent activities and sporting programmes
- Population: 4.5 million
- Average salary: NZD\$48,000



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New Zealand – Fast Facts

Am I eligible?

- Yes if you trained and / or have recent clinical experience in 'comparable countries'

Where can I work?

- Everywhere City and Country, North and South Island

Healthcare System:

- Made up of 19 District Health Boards

What Can I Earn?

- Typically between \$190,000 and \$280,000 NZ (£95–140,000 approximately)

Registration Process

- Typically 3–6 months



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Singapore – Overview

- Cosmopolitan city with a tropical climate and a diverse multi-cultural environment
- Fast-paced, dynamic
- Recently voted the best place in Asia to live
- Large ex-pat community
- Airport that connects directly to more than 220 cities
- Global reputation for excellence, efficiency and effectiveness
- Population: 5.47 million
- Average salary: SGD\$42,000



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Singapore – Fast Facts

Am I eligible?

- Singapore has the strictest eligibility criteria

Where can I work?

- Country wide, within the public sector
- Across the six main health clusters

Healthcare System

- Healthcare services are accessible through a network of primary and acute providers

What Can I Earn?

- Between \$250,000 (public) and \$350,000 (private) SGD which equates to between £113,000 and £160,000

Registration Process

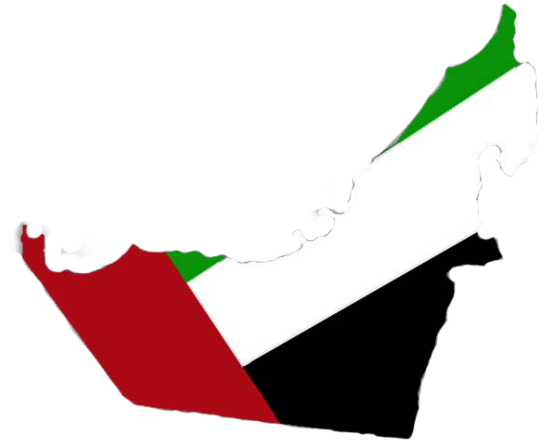
- One of the shortest processes
 - can take as little as three months



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The Gulf – Overview

- The Gulf Region Healthcare Sector is expected to be worth \$60bn USD by 2025
- Experienced Consultants can earn excellent tax free salary and benefits in world class hospitals
- Large expat and international medical community
- Attractive lifestyle and destination itself but can also be a great place to go to save a large proportion of income and then return to the UK
- Huge growth within existing institutes and the creation of new medical cities and infrastructure
- Combined population of approx. 50 million



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The Gulf – Fast Facts

Am I eligible?

- If you are UK-trained you will need 1-2 years post CCT experience.

Where can I work?

- Qatar; UAE (Dubai, Abu Dhabi); Saudi Arabia

Healthcare System

- Massive investment in public and private healthcare across the region, leading to a huge expansion of health facilities, hospitals, medical centres and trauma centres

What Can I Earn?

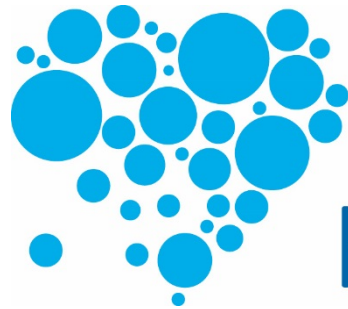
- Typically between £100,000 and £150,000 tax free (plus significant benefits, typically housing, schooling, flights, healthcare, indemnity, CME)

Registration Process

- Typically 4-6 months



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Registration & Immigration

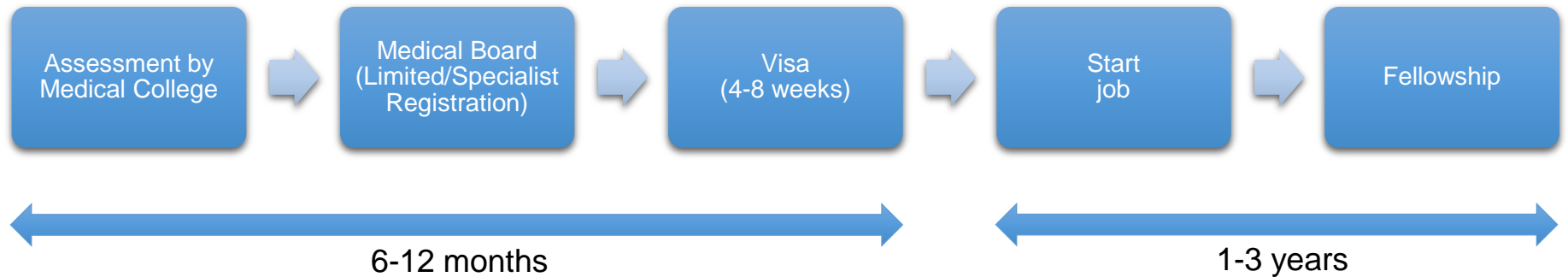
Claire Garrahan
Registration Team Manager

Introduction

- Obtain medical registration and visa approval in your desired location
 - Registration Consultants will guide you through the process
 - Document collation, application preparation and submission, liaison with regulatory bodies
 - 570 Doctors started in their position overseas
 - 100+ Doctors in the pipeline to start in 2016
- 

Australia

Registration – Consultants & GPs



GP

- Category 1
- Category 2

Consultant

- Fully comparable
- Substantially comparable
- Partially comparable

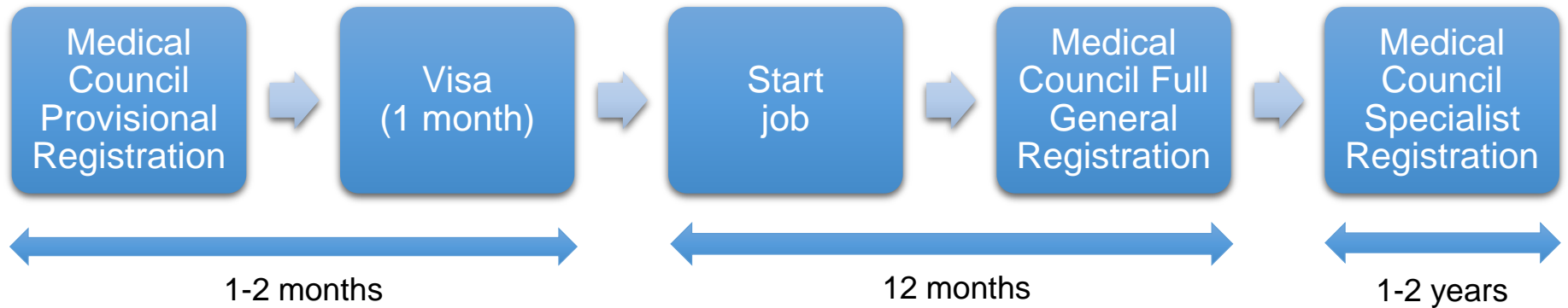
Cost

- Between \$6-17,000 AUD (£3,100 to £8,900)



New Zealand

Registration – Consultants & GPs

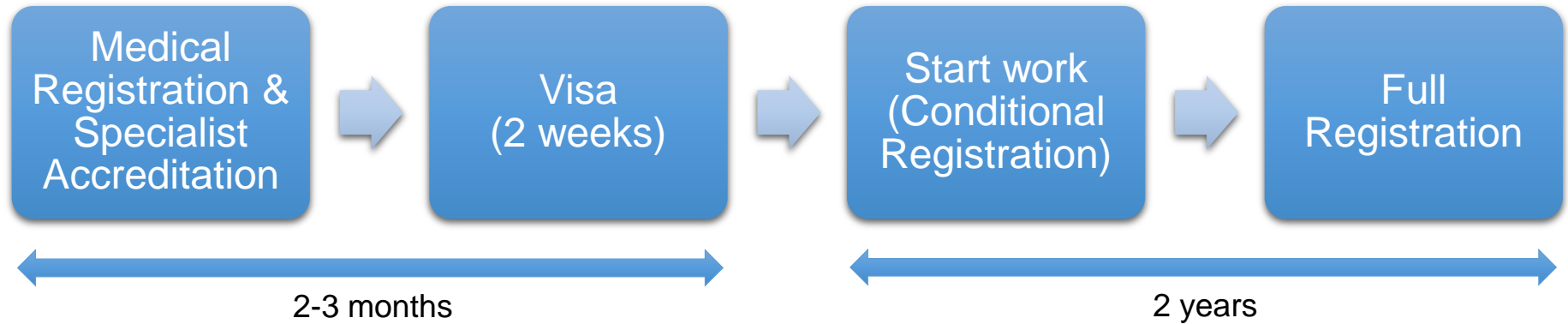


- UK = Comparable
- Specialist Registration
- Assessment of training and qualifications
- The cost of applying for medical registration in New Zealand can range from \$500 to \$5,000 NZD (£255 to £2553 GBP)



Singapore

Registration – Consultants only

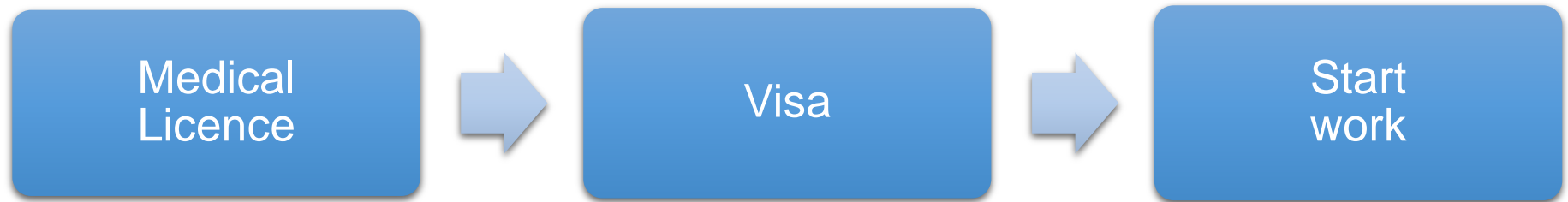


- The cost of medical registration in Singapore is approximately \$3000 SGD (£1400 GBP)



Gulf

Registration – Consultants & GPs



- Application submitted through employer
- Document attestation required
- Additional assessment or exams unlikely
- Cost minimal and likely to be assumed by employer



English Language

- Registration cannot be approved without documentary evidence of English language proficiency
- An English language test may be required
- You will be informed as early as possible if English Language testing applies to you



Immigration

- Visa lodged on receipt of medical registration approval
- Temporary work visa approved in line with employment contract
- Medical doctors should have no problem obtaining a visa
- Family members can be included
- Health & Character requirements



Making the move

January 2016

Dublin

CommonwealthBank
of Australia





The average full time wage stands at circa **A\$75,000** (~£35,000)

Source – Australian Bureau of Statistics (Data: May 2015)

ACT	\$88,764
Western Australia	\$87,942
NSW	\$78,629
Northern Territory	\$78,676

Queensland	\$74,880
Victoria	\$72,623
South Australia	\$70,106
Tasmania	\$67,028



The average personal income from wages and salaries in New Zealand
was circa **A\$48,000** (~£23,000)

Source—Statistics New Zealand (Data: 2014)



Cost of Living – Indicative Comparison

Item	Australia - Capital city	Australia – Regional area	New Zealand	United Kingdom – non-London
Weekly rent Standard three bedroom house	£225	£140	£180	£250
Motor vehicle Volkswagen Golf TDI	£16,000		£15,000	£21,120
Porsche 911 Carrera S	£113,000		£100,000	£83,500
Groceries				
Loaf of bread – 600g	£0.85	£0.85	£0.65	£0.50
1L of milk	£0.92	£0.92	£1.15	£1.00



Indicative Median Property Prices – Houses & Apartments (June 2015)



**SYDNEY –
£490,795**

**MELBOURNE –
£328,000**

**PERTH –
£297,000**

**BRISBANE –
£240,000**



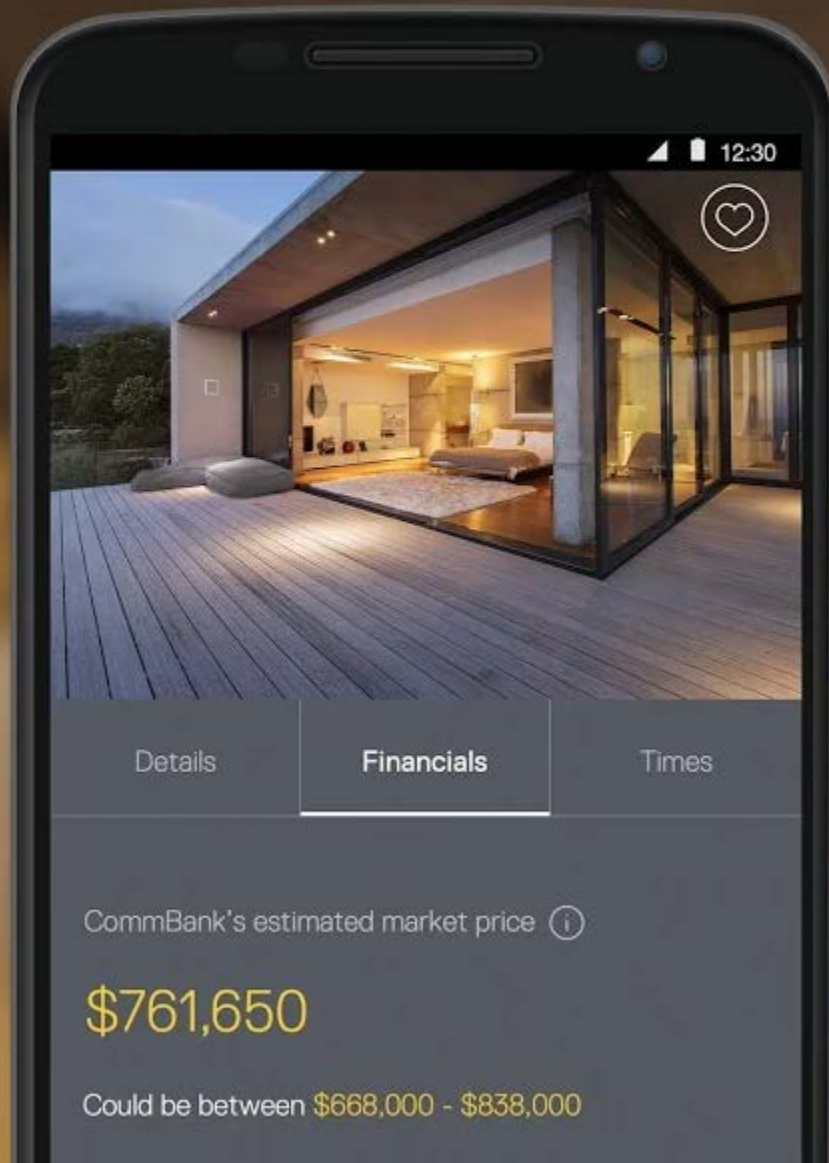
**SYDNEY –
£321,000**

**MELBOURNE –
£217,000**

**PERTH –
£198,300**

**BRISBANE –
£182,000**

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growing suburbs



Carrier 1:55 PM

1 Example Street
Suburb

For sale2 of 21

To be auctioned

House 3 1 - 515 m²

Last sold date21 October 2009

Rating value (RV)01 July 2014

\$1,360,000.00

Further details trade me property

Calculate your repayments

Voda NZ 9:59 am 62%

Recently sold and schools
1 Example Street, Suburb, ...

Filter

Westmere School

Contributing
(year 1-6)

Larchwood Avenue, Westmere, Auckland

In zone

Decile Rating: 10



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Search

All property types



Min beds



Max beds



Min price



Max price



☒ Surrounding suburbs



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Medical Professionals



**Dedicated Relationship
Manager in the UK and
Australia**

Financial Health Check

**Seamless transition to
our team in Australia**

A family of four is walking away from the camera through a lush green field. The father is on the left, wearing a light blue shirt and dark pants. The mother is on the right, wearing a white polka-dot sleeveless top, a green skirt, and a straw hat. Two children are in the middle, holding hands with their parents. The daughter is wearing a plaid dress and a straw hat, and the son is wearing a light blue t-shirt. The background is filled with green trees and foliage, creating a soft, bokeh effect.

Looking for a better
exchange rate?

You've found it...

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EUR/AUD



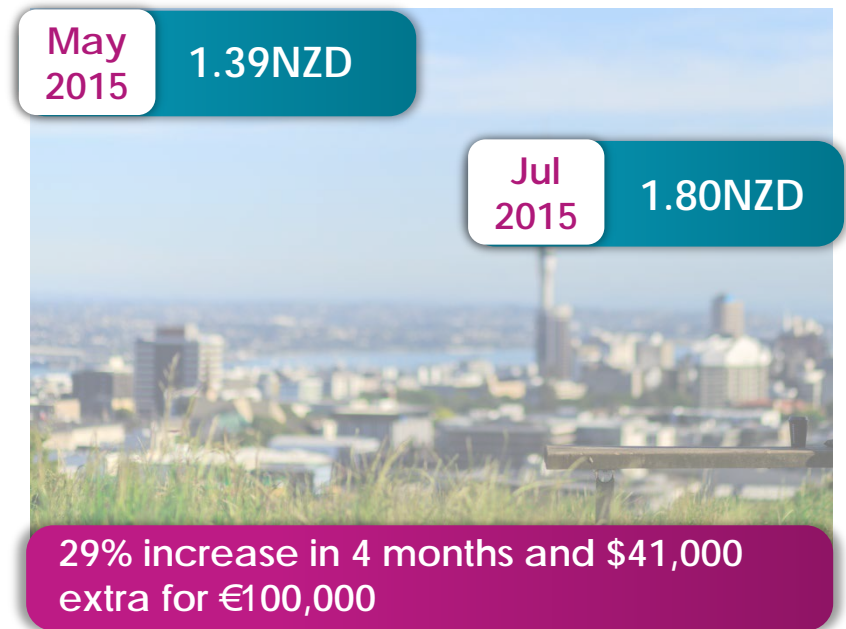
EUR/NZD



Australia



New Zealand



Average House Prices for Selected Wellington Suburbs 2010 – 2015

Location	May 2015	May 2014	May 2013	May 2012	May 2011	May 2010
Wellington – Central	\$471,000	\$472,000	\$450,000	\$448,000	\$475,000	\$499,450
Wellington – Eastern	\$561,000	\$557,000	\$553,000	\$510,000	\$505,000	\$525,000
Wellington – Hutt Valley	\$358,000	\$365,000	\$348,000	\$337,000	\$350,000	\$345,000
Northern Wellington	\$477,000	\$485,000	\$463,000	\$448,000	\$454,000	\$457,000
All Wellington Area	\$405,000	\$401,000	\$395,000	\$380,000	\$395,000	\$390,000



The savings could help you buy that car you always wanted!

Different Ways to Buy Currency

Spot Transaction (Buy Now, Pay Now)

Quick and the easiest way to buy currency

Forward Contract (Buy Now, Pay Later)

Buy your currency when the rate is attractive, but don't pay until you need it

Regular Currency Transfers (RCT)

Best way to organise monthly transfers including pensions, mortgages etc.

Market Orders:



Limit order

target the rate you want with an automated trigger



Stop-Loss

protect your wealth in a volatile market



Watch order

ask your consultant to contact you when your target is reached

Why choose Halo Financial?

FCA authorised
payments
institution (FRN
no. 528727)



Excellent exchange
rates that will save
you money



Specialists in
emigration



Proactive
consultancy
from your
personal
currency expert




Industry-leading
market
information,
tailored to you



Bespoke solutions
for regular, ad-
hoc or one-off
payments



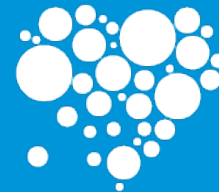
A man and a child are sitting on a grassy cliff, looking out over a scenic view of a beach, the ocean, and mountains in the distance. The man is wearing a blue shirt, and the child is wearing a grey hat and a blue shirt. The background is a bright, sunny day with a clear blue sky and a sandy beach. The ocean is a deep blue, and the mountains are a hazy, light blue color. The overall mood is peaceful and scenic.

They kept us **informed** and **advised** us on the best rate of exchange and of course the **importance of timing**... It is reassuring to know **my money transfers are in safe hands.**"

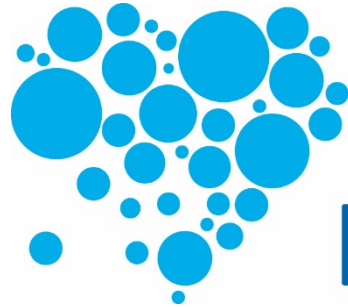
Don't just take
our word for it...

Halo have provided us with an **excellent service**; it's good to have someone you **trust** dealing with your money especially when we are so far away from the UK.

Panel Q&A



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Thank you for coming!

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