



Head Medical

# Making the Move

Inspiration and information for Doctors  
considering relocating overseas

Dublin – 23<sup>rd</sup> January 2016

**Commonwealth**Bank

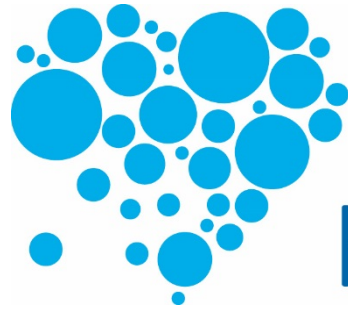


**halo**

financial

**BTR** *International*

Corporate Relocation Solutions



Head Medical

# Introduction

Jim Godsall – Business Development Director

# Today's Timetable

## **Welcome & Introduction**

Jim Godsal, Business Development Director – Head Medical

## **Finding your dream job overseas**

Nicky Gregory, Head of GP Recruitment – 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



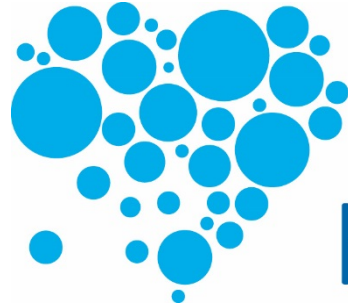
Head Medical

# 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



Head Medical



Head Medical

# General Practitioners

Finding your dream job overseas

Nicky Gregory  
Head of GP Recruitment

# Where we recruit GPs to...

## Australia

- Metro, Regional, Remote/Rural

## New Zealand

- Countrywide

## Gulf

- Qatar, UAE, Saudi Arabia

## Rest of World

- Kazakhstan, Falklands, St Helena,  
cruise ships



Head Medical

# Australia – Fast Facts

## Am I eligible for Registration?

- MRCGP / CCT (Cat 1 & 2)

## Where can I work?

- DWS restrictions

## Healthcare system

- Medicare
- Fee for service

## Bulk billing vs. private billing

- Pace of work
- Number of patients

## What can I earn?

- % of billings
- Achievable and realistic – \$250,000 to \$300,000+ AUD (£125,000 to £150,000+)

## Registration process

- What's involved? – No exams / FICPI
- 6–12 month process



Head Medical

# Working as a GP in Australia

## Working conditions

- Enjoy more autonomy
- Work fewer hours
- Less paperwork

## Independent Contractor & what this means

- Tax – up to 45%
- Superannuation – 9.5%
- Unpaid leave

## Corporate or non-Corporate?

- Relocation assistance / up-front payments
- Flexibility

## Length of commitment and contracts

- Minimum 2-year contract
- Options for 6–12 month contracts



Head Medical



# New Zealand – Fast Facts

## Am I eligible for Registration?

- UK qualifications
- Comparable healthcare system (36 from last 48 months)

## Where can I work?

- No restrictions and popular locations

## Healthcare system

- Cost to the patient
- Government subsidised

## What can I earn?

- Fixed salary / daily rates – \$150,000 to \$180,000 NZD (£77,000 to £92,000)

## Registration process

- Time – 2 to 3 months
- No exams



Head Medical

# Working as a GP in New Zealand

## Working conditions

- See fewer patients / longer consultations
- 4 day working week
- Work / life balance

## Tax

- Highest rate 33%

## Length of commitment and contracts

- 12 months+



Head Medical

# Gulf – Fast Facts

## Am I eligible for Registration?

- MRCGP / CCT

## Where can I work?

- No restrictions
- We currently recruit to Qatar, Abu Dhabi and Saudi Arabia

## Healthcare system

- Government and Private Clients
- Huge push to develop Primary Healthcare Service

## What can I earn?

- Fixed salary
- £96,000 to £120,000 tax free

## Registration process

- No exams
- Approx. 6–10 months paperwork



Head Medical

# Working as a GP in the Gulf

## Working conditions

- 40–48 hours per week / shift patterns
- Lifestyle
- Cultural awareness

## Benefits

- Tax-free
- Usually accommodation, school fees, and business class flights once a year
- Closer to home

## Government vs. private client

- Private fees – fewer patients / longer consultations. Added incentive %
- Government – better benefits package

## Length of commitment

- 1–2 year minimum (dependent on client)

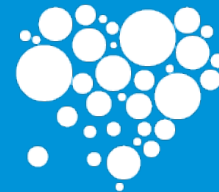


Head Medical

# Rest of the World

## Locum opportunities

- Kazakhstan
- St Helena
- Falklands
- Ships Doctors



Head Medical




Head Medical

# Registration & Immigration

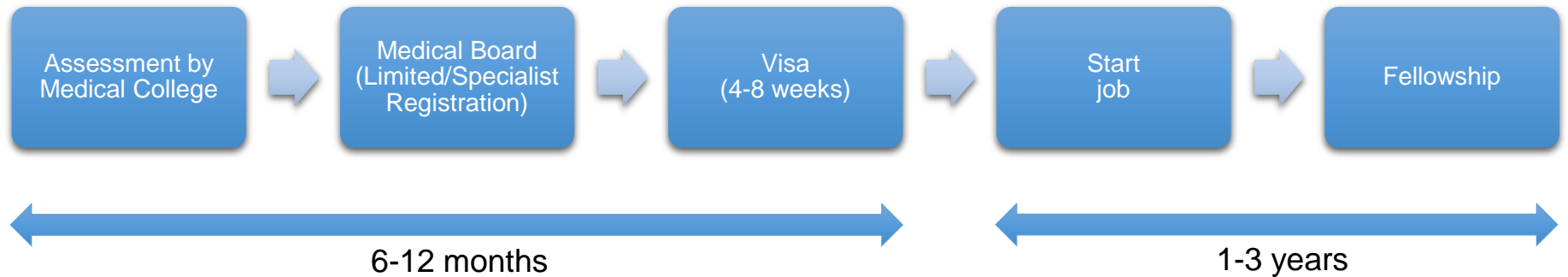
Claire Garrahan  
Registration Team Manager

# 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 who are in the pipeline to start in 2016
- 
- A solid blue decorative bar with a wavy, undulating top edge, spanning the width of the slide at the bottom.

# Australia

## Registration – Consultants & GPs



### GP

- Category 1
- Category 2

### Consultant

- Fully comparable
- Substantially comparable
- Partially comparable

### Cost

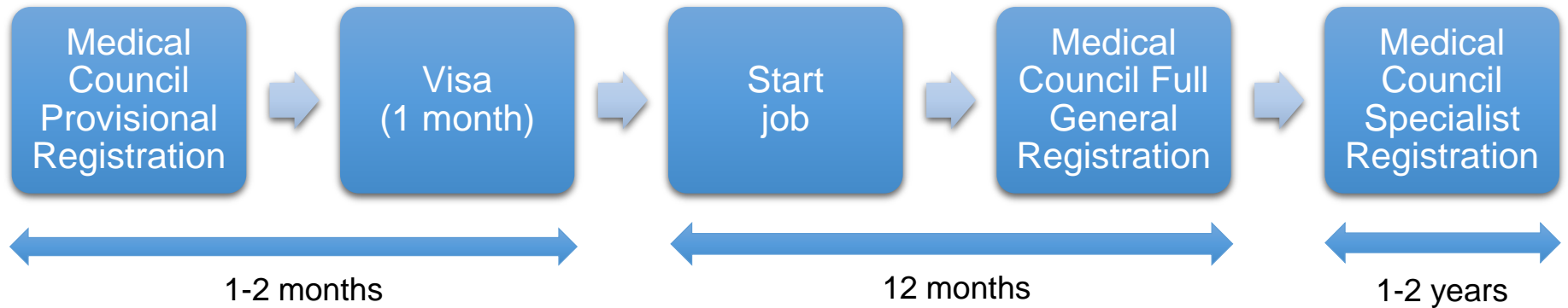
- Between \$6k to \$17k AUD (£3,100 to £8,900)





# New Zealand

## Registration – Consultants & GPs

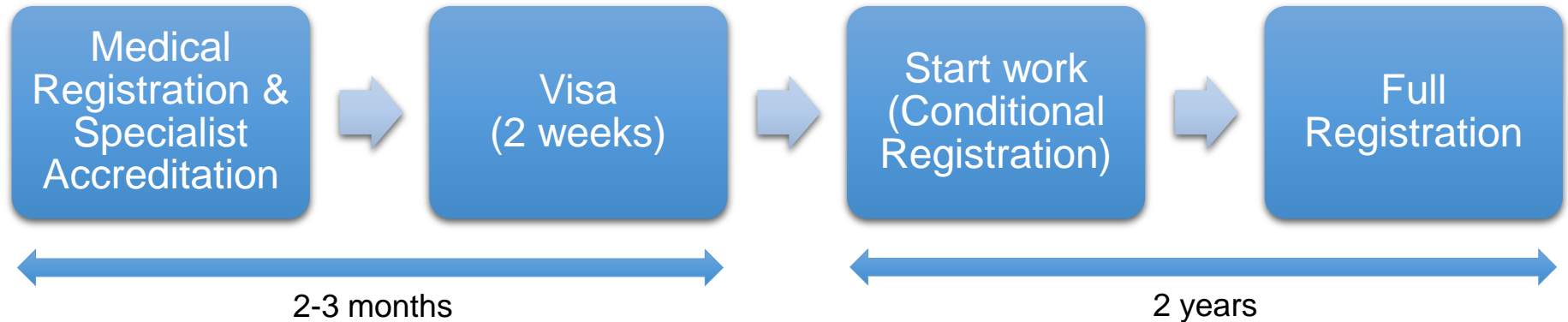


- UK = Comparable
- Specialist Registration
- Assessment of training and qualifications
- The cost of applying for medical registration in New Zealand can range from \$500 to \$5,000 NZD (£255 to £2553 GBP)



# Singapore

## Registration – Consultants only

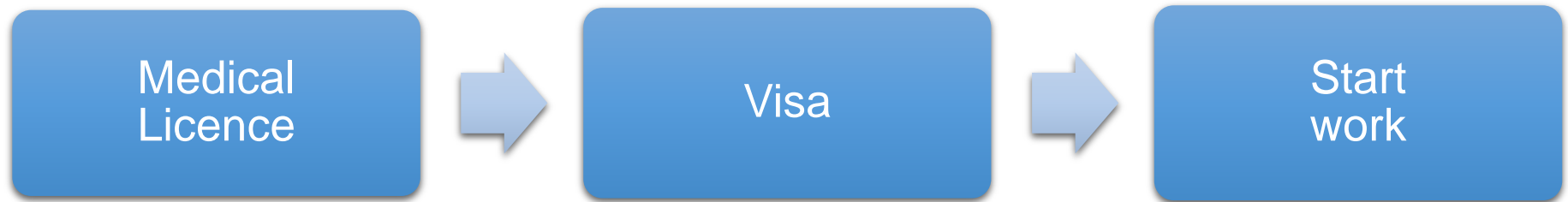


- The cost of medical registration in Singapore is approximately \$3000 SGD (£1400 GBP)



# 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

**Commonwealth**Bank  
of Australia







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

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

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

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





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
<b>Weekly rent</b> Standard three bedroom house	£225	£140	£180	£250
<b>Motor vehicle</b> Volkswagen Golf TDI	£16,000		£15,000	£21,120
Porsche 911 Carrera S	£113,000		£100,000	£83,500
<b>Groceries</b>				
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**



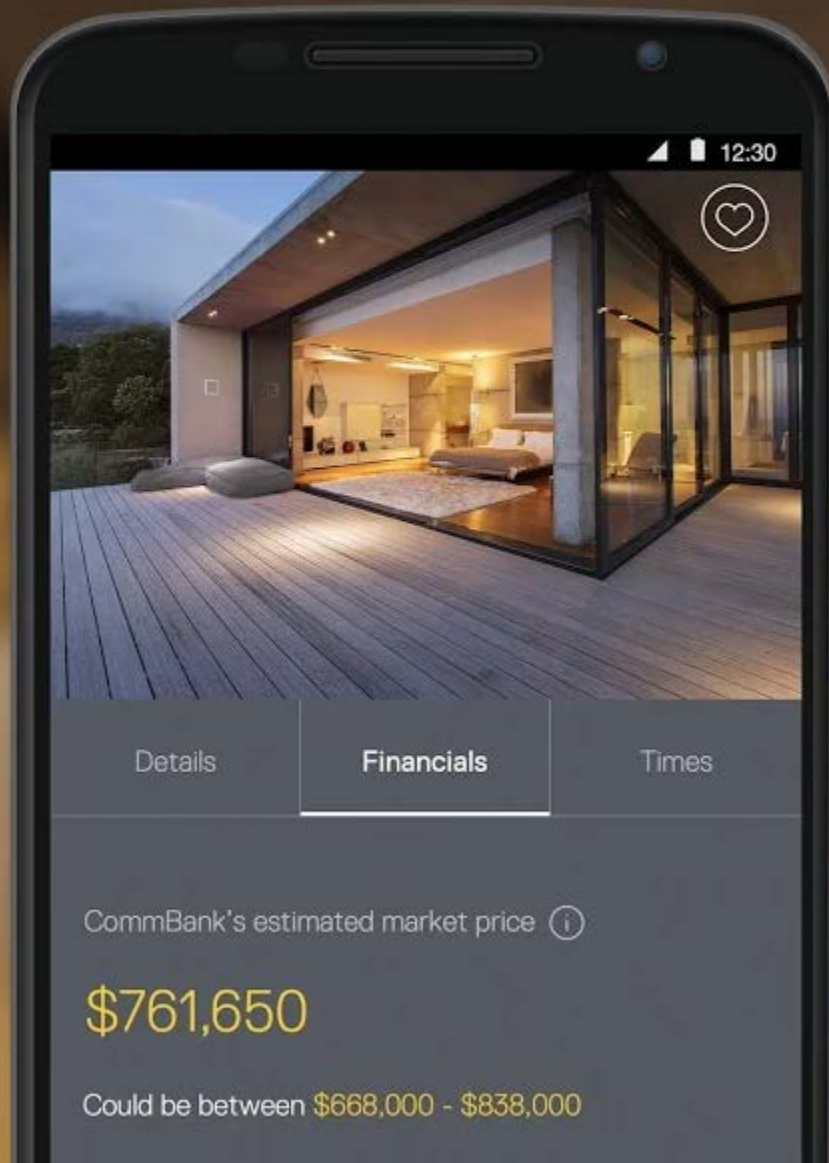
**SYDNEY –  
£321,000**

**MELBOURNE –  
£217,000**

**PERTH –  
£198,300**

**BRISBANE –  
£182,000**

Get unique CommBank  
market estimates



Discover the fastest  
growing suburbs



Carrier 1:55 PM

1 Example Street  
Suburb

For sale2 of 21

To be auctioned

House 3 1 - 515 m<sup>2</sup>

Last sold date21 October 2009

Rating value (RV)01 July 2014

\$1,360,000.00

Further details

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





**realestate.com.au**  
Australia lives here

Search properties for sale

Buy



Search by state, suburb or postcode

Search

All property types



Min beds



Max beds



Min price



Max price



☒ Surrounding suburbs



DOWNLOAD OUR APP



iPhone & iPad



Android

# 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 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...

**halo** | financial

# EUR/AUD





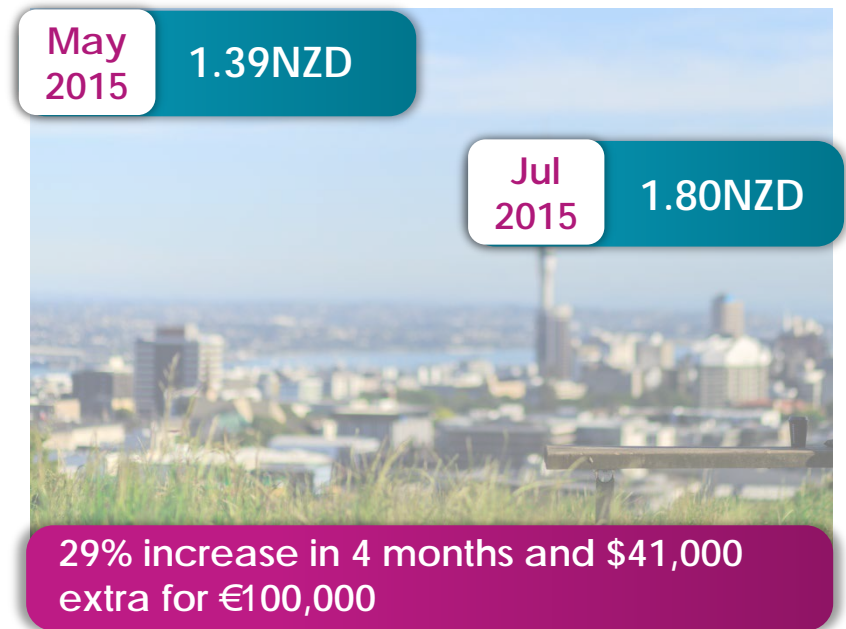
# EUR/NZD



## 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 long-sleeved shirt, and the child is wearing a grey bucket hat and a blue shirt. The background shows a sandy beach, blue water, and rugged mountains under a clear sky.

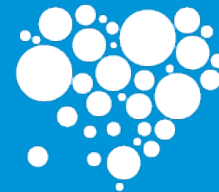
They kept us **informed** and **advised** us on the best rate of exchange and of course the **importance of timing**... It is reassuring to know **my money transfers are in safe hands.**"

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

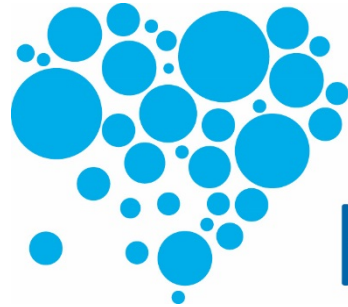
Halo have provided us with an **excellent service**; it's good to have someone you **trust** dealing with your money especially when we are so far away from the UK.



# Panel Q&A



Head Medical



Head Medical

# Thank you for coming!

**Commonwealth**Bank



**halo** | financial

**BTR** *International*

Corporate Relocation Solutions