

# Living in Spain

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## SETTLING IN SPAIN: MAKING THE DECISION

Anyone wishing to settle in Spain should be aware that Spain is no longer cheap. Prospective residents should read as much as possible about living in Spain. There are a large number of books published in the UK which give a deeper cultural insight into the country. The impression of Spain as seen by a tourist will be different to the reality of living here. A working knowledge of the Spanish language goes a long way to making life easier, especially when dealing with Spanish paperwork.

Pensioners settling in Spain on retirement need to take into account that a basic British pension could be inadequate to cover all future needs. Any increase will normally be determined by UK indexation. Fluctuating exchange rates or varying inflation may erode the value of a pension. Specialist agencies such as Help the Aged and Age Concern give out advice. The Benefit Agency's leaflet, SA29 'Your Social Security Insurance, Benefit and Health Care Rights in the EEA' provides further information.

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## THE ROLE OF THE 'GESTOR' (LEGAL ADMIN. AGENT)

Settling in Spain will involve a lot of paperwork. Many people – including Spanish nationals – find that using the services of a *Gestor* is the best way to cope with bureaucracy. The *Gestor* is not a lawyer as such but will take any paperwork and produce the final result with minimum stress, usually for a reasonable fee. New residents can do most of the work that a *Gestor* carries out, but if they have little time, do not speak fluent Spanish or are confused by the Spanish administration system, the *Gestor* can be very useful. However, *Gestores* do not produce immediate results and residents should always obtain an estimate of costs before engaging their services. It is not uncommon for the *Gestor* to require a down payment, which would normally cover the whole fee. *Gestorias* can be found in the Páginas Amarillas (Yellow Pages).

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## ENTRY AND RESIDENCE REQUIREMENTS

### ▪ VISITORS

British citizens may enter Spain with a valid passport. No further formalities are required.

### ▪ LONG STAY

**New Regulations Governing the Issue of Residence Cards** were published in 2003.

British and other EU citizens intending to remain in Spain for a continuous period of more than 90 days, who are: Employees, Self-employed, Students, EU national dependants of an EU or Spanish national or those pensioners who have spent all or part of their working life in Spain\*, no longer need to apply for a residence card and are able to live in Spain with a valid passport. Dependants who are non-EU nationals still require a residence card and may have to obtain a special visa before travelling to Spain. (\*and therefore receive their pension from the Spanish Social Security system.)

However, **having a residence card simplifies many of the other formalities new residents need to fulfil**, and it is much easier and safer to carry around than a passport. Therefore, **we advise all UK nationals living in Spain to apply for a residence card** even if it is not obligatory for them.

**Pensioners and Persons of Independent Means:** The new regulations above **do not apply** in the vast majority of cases to EU citizens who have retired to Spain and persons of independent means. They should obtain one of the following two types of card:

**Temporary residence card:** intended stay of more than three months but less than one year.

**Ordinary residence card:** intended stay of more than one year with a maximum validity of five years and renewable.

All those who wish to apply for a residence card should submit the relevant form, obtainable from the local Oficina de Extranjeros (Foreigner's office), or downloadable from the Ministry of the Interior's website [www.mir.es](http://www.mir.es), to the local Provincial Police Station or Foreigner's Office (Comisaría de Policía or Oficina de Extranjeros). In Madrid, this is at c/ General Pardiñas, 90. Applicants should take their passport plus a photocopy of the original, and three colour passport size photographs with them. In exceptional circumstances a medical certificate will be requested. The issue of a card or certificate is at the discretion of the Spanish authorities.

Further information is available on freephone number 900 150 000, and at [www.mir.es/extranje/comunitario.htm](http://www.mir.es/extranje/comunitario.htm). The Foreigner's Office can provide a leaflet in English entitled "Community Citizens Entry Stay and Residence in Spain".

**Residents should ensure their passport is valid and shows next-of-kin details on the back page. They should keep their family informed of their address in Spain at all times.**

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## EMPLOYMENT

There is a high level of unemployment in Spain, and it is often difficult for foreigners to find work. There is often temporary and seasonal work available e.g. in bars, mainly in holiday areas. Work can also usually be found as an English Teacher in one of the many language schools, although the better jobs will go to those with a qualification such as TEFL. A good knowledge of Spanish is normally essential for most long-term jobs.

Job centres in the UK have details of vacancies throughout the EU, supplied to them through the EURES network, which supports free movement of workers within Europe. As well as UK job centres, EURES can be contacted through Job Centres in Spain (Oficinas de Empleo). For more information visit <http://europa.eu.int/jobs/eures>, or call 0114 259 6190. Information on working in Spain, and useful websites is available at: [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk).

Employees may wish to seek legal advice before signing any contract for work. Companies with over fifty employees will normally have a trade union representative who can advise on basic rights or recommend a labour lawyer.

Those who take up self-employment will need to apply for the necessary documentation. The following is a list of some of the papers that may be requested: -

- Solicitud Licencia de Apertura de Ayuntamiento (Application for an Opening Licence from the Town Hall)
- Solicitud Licencia Municipal (Application for a Municipal Licence)
- Solicitud de Apertura de la Dirección Territorial de Trabajo y Sanidad y Seguridad Social. (Application to open from the Territorial Directorate of Employment, Health and Social Security)
- Alta como Autónomo en la Seguridad Social (Certificate of enrolment as self-employed in the Social Security)
- Alta Licencia Fiscal (Business Licence)
- Solicitud Autorización de la Conserjería de Turismo y Transportes (Application for authorisation from the Council for Transport and Tourism)
- Concesión de la Jefatura de Costas. (Authorisation from the Coastal Authorities)
- Solicitud Autorización de Manipuladores de Alimentos (Application for authorisation as Food Handler)
- Solicitud Autorización del Ministerio de Transportes, Turismo y Comunicaciones. (Application for authorisation from the Ministry of Transport, Tourism and Communication)
- Proof of professional/educational qualifications, recognised under Spanish/EU law.

Further information – PYME (The office for small and medium enterprises): c/ Castelló 117, Madrid, Tel: 900 190 092, [www.ipyme.org](http://www.ipyme.org). Prospective self-employees can also ask for the Support Service for setting up businesses (Servicio de Apoyo a la Creación de Empresas) at their local Oficina de Empleo.

Those looking for work are expected to support themselves while doing so. Unemployment benefit may be transferable to Spain for a limited period. Spanish benefits are not usually payable to non-Spanish nationals who have not previously paid contributions in Spain. Further info: INEM (National Employment Office), c/Espartinas, 10, Tel: 91 576 89 02.

The British Consulate-General in Madrid and the British Consulates in other cities are not equipped to provide an employment service and cannot reply to enquiries about openings for employment, enter into detailed correspondence or make arrangements in connection with paid or unpaid work. Nor can they intervene in disputes over employment, contracts etc.

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## **FINANCE**

### **Bank accounts (non-residents)**

Visitors can open a non-resident bank account in Spain with a non-resident certificate. Non-residents can obtain these certificates from the appropriate local Spanish police office (in Madrid, the Brigada Provincial de Documentación, c/ Los Madrazos 9), by presenting their passport and a copy of the original and completing the appropriate form. This type of account must be closed if resident status is attained.

### **Bank accounts for residents**

- UK nationals who live in Spain can open a bank account with a residence card.
- If they do not have a residence card (see Entry and Residence Requirements), and wish to open a resident's bank account, they must obtain an NIE (Foreigner Identification number) from the Police Station, and take that along with their passport to the bank.

Residents can obtain an NIE by going to the local Police Station in Spain (Comisaría de Policia, in Madrid at c/General Pardiñas 90) with their passport and a photocopy of the original, and completing the standard application form. They must be prepared to prove they are in Spain legally, and justify why they want an NIE. Alternatively their representative can go to the Police Station, with the power of attorney to show why they want an NIE; or they can go to the Spanish Embassy or Consulate in the UK.

There is additional information about the NIE on the Ministry of the Interior's website – <http://www.mir.es/extranje/comunitario.htm.tarje>, and the application form is available from <http://www.mir.es/extranje/modelos/ex14.pdf>.

### **Transfer of Capital**

For transfers from the UK to Spain it is advisable to check with a bank in case any special formalities are necessary. There is generally no restriction on the import of capital into Spain, but it is advisable to keep records showing that the funds were transferred from abroad and not derived from income earned in Spain. Transfers of capital from Spain are governed by the Spanish Foreign Exchange Regulations.

Residents in Spain who wish to travel abroad are currently entitled to take out up to 6,010.12 Euros per person per trip. They must make a customs declaration for anything above that. Travellers may bring up to 6,010.12 Euros in cash without having to declare it at entry. Sums in excess of this amount should be declared on the standard B1 form available on entry into Spain.

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## TAXATION

Britain has a double taxation agreement with Spain. This is intended to ensure that individuals do not pay tax on the same income in both countries. However, taxation is a complex issue and proper advice should be sought. The Spanish Finance Ministry publishes a booklet in English entitled "Taxation Regulations for Foreigners" available from the Servicio Central de Información del Ministerio de Hacienda. For further information see [www.aeat.es](http://www.aeat.es).

Residents, including the retired, will be liable to pay tax on income earned in Spain or from property held in Spain. This includes Property or Real Estate Tax, Wealth and Capital Gains Tax, VAT (IVA) and Inheritance Tax etc, plus local municipal charges.

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## BENEFITS (SOCIAL SECURITY)

Those who are entitled may be paid a British State Pension, Widow's Benefit and a War Disablement Pension whilst resident in Spain. In some cases those in receipt of Mobility, Attendance, Disability and/or Invalid Care Allowance before 1.6.92 may also be able to arrange for their continuing payment whilst living in Spain. Enquiries should be addressed to: International Pension Centre, Department for Work and Pensions, Tyneview Park, Benton, Newcastle upon Tyne NE98 1BA. Tel: 0191 213 5000, Fax: 0191 218 3389, [www.dwp.gov.uk](http://www.dwp.gov.uk).

It should be noted that, with the exception of State Retirement Pension, Incapacity and Widow's Benefit, benefits are not generally transferable abroad. This includes UK Income Support, Housing and Council Tax benefits, which are only payable to residents in Britain.

British, and other EU citizens taking up residence in Spain, will usually have no entitlement to Spanish benefits. There is provision for a very basic form of Income support to help the destitute but applying for it could affect an expatriate's continued right to residence which is normally dependent on establishing that they have sufficient resources to live in Spain without becoming a burden on the State.

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## MEDICAL

### UK VISITORS TO SPAIN

UK residents are entitled to emergency health treatment whilst on short-term visits to Spain, provided they can produce either a valid E-111 form (until the end of December 2005), or a European Health Insurance Card (EHIC) each time they seek treatment from a Spanish National Health hospital or doctor. Dental care, other than emergency tooth extraction, is not covered.

As of 1st September 2005, the EHIC has replaced the E-111 and several other health care forms. The EHIC can be obtained online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by calling (from outside the UK) 0044 191 203 5555. It is issued free of charge.

Private hospitals or doctors **will not accept** the EHIC. The treatment UK residents receive on temporary visits to Spain is equivalent to that received by Spanish nationals, and may vary from that offered in the UK. Repatriation due to illness **is not covered** by reciprocal agreements and private insurance is strongly recommended to cover such costs or to provide a choice of clinics or doctors.

## **UK NATIONALS RESIDENT IN SPAIN**

**Residents in Spain should ensure they are covered by private insurance if Spanish National Insurance does not cover them.**

### **Long-Term Residents**

**Long-term residents in Spain who are not pensioners, employed persons or officially resident do not normally qualify for Spanish State health care or NHS treatment in England.**

UK nationals living in Spain are **not** entitled to health care in Spain at UK expense. Using an old UK-issued E111 to obtain Spanish health care (which is charged to the NHS) is fraud. They have no right to health care in the UK either, as they are not ordinarily resident in the UK. However, they would receive emergency NHS health care in England, in the same way as those persons who are officially registered as resident in Spain may receive emergency healthcare in England while on a visit there.

### **People in Employment**

UK nationals working in Spain are (or should be) affiliated to the Spanish Social Security system and are covered by Spanish National Health care for which the employer will deduct social security contribution's from the employee's pay packet, usually on a monthly basis. Proof of such payments are shown on the pay slip. A social security number card should be obtained from the local Tesorería de Seguridad Social (in Madrid at c/Astros 5 y 7, Tel: 91 503 80 00). This should then be presented at the local medical centre (ambulatorio) along with the correct form, which will entitle the card holder to receive a medical card (tarjeta sanitaria) for ordinary health treatment. A list of medical centres in Madrid is available from the Provincial Madrid Health Service (Instituto Madrileño de la Salud), c/ Sagasta 6. Medicines are free if prescribed to treat work-related accidents or illness, otherwise patients pay 40% of the cost.

The self-employed should first obtain an NIE (foreigner identification number) from the police (although we advise obtaining a residence card is easier and more useful) and the Alta Fiscal from the Head Tax Office (Hacienda). They should take these two documents to the nearest office of the Tesorería de Seguridad Social and ask for the Alta de Autónomo and the Inscripción en la Seguridad Social. They will receive a social security number card, which will entitle them to the tarjeta sanitaria (health card) from their nearest ambulatorio (medical centre), and full medical cover. The minimum social security contribution for medical cover is 208,18 Euros p/m. (25% less for those under 30, or women over 45).

### **Working Temporarily for a UK Employer**

Anyone who works in Spain for up to a year is entitled to form E128, if the DSS or the Social Security Agency in Northern Ireland, confirm that they and their employer continue to pay UK national insurance contributions. Those employed on a temporary posting, and any dependants who accompany them, are entitled to treatment for ANY condition during the posting, using an E128. However, if they visit a third EU country, they are only entitled to emergency treatment and will need a UK-issued E111.

If the job unexpectedly lasts longer than 12 months, and the appropriate insurance authorities in Spain agree, employees may remain under the UK scheme for a further period of not more than 12 months.

### **Students**

UK nationals who are studying in Spain as an integral part of a recognised UK course are entitled to form E128 for up to two years. They, and any dependants who accompany them, are then entitled to treatment for ANY condition for the period of their course. They should apply to the National Insurance Contributions Office, Newcastle-upon-Tyne. Tel: 0845 915 4811. If the studies are not a compulsory part of a UK course, students are covered by an E128 for up to 12 months. However, if they know in advance that a course will last longer than a year, they are not entitled to an E128.

A student who is undertaking work in Spain that specifically relates to their studies is entitled to form E128 for up to two years.

## **UK Pensioners Settling in Spain**

UK pensioners (anyone receiving an Old Age Pension or a disability pension) who live in Spain will be entitled to receive free medical treatment under the same conditions as Spanish State Pensioners. The UK pays Spain an annual lump sum per pensioner to cover their health costs.

To establish entitlement they must obtain form E121 from the DSS in the UK. To register a UK-issued form E121 they should go to the local INSS office - Oficina del Instituto Nacional de Seguridad Social (the main office in Madrid is c/Padre Damián 4-6, Tel: 91 568 83 00) with their E121, application for a residence card and their passport. The INSS will issue a 'tarjeta de afiliación' and assign the pensioner to an outpatients clinic (ambulatorio) and INSALUD doctor. **They must apply for a residence card before they can register their E121.** Prescribed medicines are free for pensioners and their dependents.

Those who settle in Spain after early retirement, i.e. before the normal UK pensionable age (60 for women, 65 for men), should consult their local DSS office about their medical cover, possibly under form E106, before travelling.

Ill or deteriorating health is costly, and the Spanish Health services do not cover the wide range of assistance pensioners may be used to in the UK. All EU citizens may expect the same social services as any Spanish citizen under the same conditions, subject to local waiting lists and financial contributions. However, they should bear in mind that such things as meals on wheels, day care centres and nursing homes, which are the responsibility of local, regional and municipal authorities, vary from district to district, may be scarce and welfare staff will not usually speak English.

British citizens who have been in Spain for a long time may be admitted to Spanish State homes, **but places are very limited even for Spanish pensioners**, and there are no British Government or other officially subsidised places. Copies of the Guía Directorio de Centros para Personas Mayores (Directory of Nursing Homes) are available by writing to: IMSERSO, Departamento de Publicaciones, Avda de la Ilustración s/n, c/v Ginzo de Línea, 28029 Madrid. Tel: 91 363 88 88, Fax: 91 363 88 80, [www.seg-social.es](http://www.seg-social.es). More specific information can be obtained by contacting the Consejería de Trabajo y Asuntos Sociales or its equivalent in the area where the pensioner lives.

Private residential homes, which provide various levels of treatment, from purely residential facilities to full-time nursing care and medical assistance, are expensive - probably no less than £1000 per month, and staff will usually only speak Spanish. However, there are some British run homes, mainly on the Costa Blanca.

**It is advisable to take out private insurance, which will cover medical and dental treatment and even repatriation to the UK.**

## **People of Independent Means**

People of independent means are not normally entitled to State Healthcare here in Spain, though there are differences between regions. For further information, those interested should contact their nearest Consulate.

## **Returning to the UK**

Some UK nationals who have been living abroad for a prolonged period choose to go back to live in the UK. It is important that those in need of long-term care make, or have made for them, arrangements for care before returning to the UK. Entitlement to long-term care services also depends on being ordinarily resident in the UK (previous payment of income tax or NI contributions does not count). Local health or social services in the UK will need persuading that someone who may be completely unknown to them has any right to scarce local resources.

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# PROPERTY

## Purchase

Buying Property in Spain has many potential pitfalls and is subject to different legal procedures than in the UK. Below is a list of some do's and don'ts to assist buying a house or flat in Spain.

### DO

- ✓ - Use the services of a reputable local lawyer. Only a lawyer will know all of the checks that should be made before you part with your money.
- ✓ - Remember that you will have to use the services of a Notary Public. **The Notary is not acting for you, and will not give advice.** He is an official of the State whose job is to ensure that all transactions requiring the participation of a Notary are in the proper form
- ✓ - Remember that the parties to a sale and purchase have to appear in person before the Notary at the same time. If they do not want to appear in person they can give a power of attorney (in the Spanish form) to their lawyer (or anyone else) to represent them.
- ✓ - Obtain an estimate of legal fees and disbursements including the fees of the Notary and the Property Registry and for the power of attorney, and confirm who is responsible for payment of the Notary's fees and any capital gains tax which may arise from the sale.
- ✓ - Use an estate agent. They will have an idea of the correct value of the property you are interested in, and will be able to show you a selection of properties in the area of your choice.
- ✓ - Unless you speak fluent Spanish, always have documents translated for you into English by someone you can trust. It is worth the expense of having lengthy documents translated, e.g. title deeds, so that you understand fully what the original Spanish documents say and mean.
- ✓ - Ask your lawyer to confirm to you in writing that there is no mortgage or other charge or encumbrance registered on the property you are intending to buy, that it is registered in the name of the seller, and that there are no outstanding local taxes or capital gains tax ("plusvalía"). **Make sure that all the community payments are up to date. In Spain blocks of flats and houses form communities and pay a monthly amount which covers communal expenses, e.g. water bills, electricity in communal areas and sometimes central heating. If you buy a property which has these payments outstanding, you will be liable for them as the new owner.**
- ✓ - Ensure that once you have bought your property, it is properly registered at the local Property Registry. Ask your lawyer to obtain a certificate from the Registry to prove this (it costs very little).

### DON'T

- ✗ - Think you can buy a property without taking professional advice. If you do you could end up with neither property nor money.
- ✗ - Part with any money unless you are absolutely sure what you are getting for it and have received professional advice to the effect that all is in order.
- ✗ - Rush into what appears to be a bargain where you are offered considerable savings if you act quickly.

The Foreign and Commonwealth Office cannot give legal advice on buying property in Spain but each Consular Post in the country can let you have a list of local English-speaking lawyers. You should also seek advice from the Institute of Foreign Property Owners (Instituto de Propietarios Extranjeros), Conde de Altea 33, 03590 Altea, Alicante. Tel: 96 584 23 12, or the Association of Spanish Property Owners, West Heath House, 32 North End Road, London NW11 7PT.

## Rentals

Rented accommodation is regulated under the 1.1.95 Rent Law. In general terms the law provides that rents, contract duration and renewal periods can be agreed between the landlord and tenant. The latter has a guarantee of renewal, if sought, for an initial period of five years. Rents are usually updated on a yearly basis during the initial five years on the basis of the Consumer Price Index. If the tenant wishes to terminate the contract at the end of the initial period or at one of its yearly renewals they must give one month's clear notice. Failure to give proper notice may render the tenant liable to pay compensation to the landlord for loss of revenue. There is provision for the tenant to pay a deposit of one month's rent for unfurnished accommodation or two for furnished accommodation. This is lodged with the local Autonomous Community as a guarantee to both tenant and landlord. Additional guarantees may also be negotiated.

## **Timeshare**

Timeshare ownership carries many risks and dangers. Prospective purchasers are advised to study any offer carefully before buying. They should never sign anything unless there is written provision for a "cooling-off" period (during which time they can change their mind without incurring a penalty).

Further advice can be obtained from:

- (i) The Organisation for Timeshare in Europe, ([www.ote-info.com](http://www.ote-info.com)), OTE, AISBL, 78-80 rue Defacqz, 4<sup>th</sup> floor, B-1060 Brussels, Belgium. Fax: 00 32 2 533 3061, email: [info@ote-info.com](mailto:info@ote-info.com)
- (ii) Timeshare Consumers Association ([www.timeshare.org.uk](http://www.timeshare.org.uk)), Hodsock, Worksop, Nottinghamshire S81 0TF. Tel: 01909 591100 (office hours)/ 0901 607 0077 (24hr advice line), Fax: 01909 591 338, email: [info@timeshare.org.uk](mailto:info@timeshare.org.uk)
- (iii) Centro Europeo del Consumidor, Dirección de Consumo, Dpto. de Industria, Comercio y Turismo, c/ Donostia-San Sebastián, 1, 01010 Vitoria-Gasteiz. Tel: 00 34 945 01 99 48/945 01 99 23, Fax: 00 34 945 01 99 47, e-mail: [CEC@ej-gv.es](mailto:CEC@ej-gv.es) <http://www.euskadi.net/consumoinfo>.

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# **PERSONAL EFFECTS**

## **Importation of Personal and Household Effects from the UK (or other EU Countries)**

Since 1.1.93 there have generally been no restrictions on such imports but those seeking to bring valuable items into Spain temporarily (e.g. fine art collections) should consult the nearest Spanish Consulate for definitive advice. Otherwise the only documentation normally required is a list of the items to be imported and a valid passport. There is no tax payable on personal and household effects for EU citizens as long as they were not purchased duty free. New residents should always engage the services of a reliable removal firm.

## **Importation of Personal and Household Effects from Non-EU Countries**

Personal and household effects, imported on establishing residence, can be brought into Spain, but the following documents should normally accompany the effects for presentation to the customs authorities at the point of entry:

- i) An application form containing a request to the Head of the Customs Office to allow their entry free of duty. This application should be accompanied by a list of goods in duplicate stating the approximate value of each item in Euros. Both documents, written in Spanish, should be signed by the owner of the goods and legalised by a Spanish Consulate.
- ii) Proof of having obtained Spanish residence. Should this not be available, the Spanish Customs authorities may require a temporary deposit until proof is produced, or a Banker's Guarantee.
- iii) If the owner of the goods is not present at the Customs Office at the time of their entry into Spain, their representative should produce a photocopy of the owner's passport. The photocopy must be legalised by a Spanish Consulate General.

## Transportation of Personal Effects

All reputable international removal firms based in the UK should be fully aware of the Spanish regulations governing the transport of personal and household effects. Anyone contemplating bringing their effects out in a privately hired or owned truck should first consult the Spanish Embassy for advice.

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## IMPORTATION OF PETS

There are specific rules for different kinds of pets. In general, pets may be imported to Spain if they are accompanied by their owners or their representative and a certificate of origin and health (if they are more than three months old). These are valid for ten days only, and must state that the pet has been under the owner's supervision for three months prior to importation, and should include a declaration that the pet is not intended for trade. In the case of dogs, the certificate must show that the pet has had a valid anti-rabies inoculation in the last twelve months, or six in some cases. Certificates should be obtained from the nearest Animal Health Divisional Office in England. A full list of these offices is available at [www.defra.gov.uk/corporate/contacts/ahdo.htm](http://www.defra.gov.uk/corporate/contacts/ahdo.htm), or by calling 08459 335 577.

Additionally birds, monkeys and other species will need a certificate stating that there has been no local outbreak of disease that would affect that species for the last 60 days. For more advice please contact the nearest Spanish Consulate.

Owners who intend to take their pets back into England must comply with the Pet Travel Scheme (PETS), for their pets to be able to enter the UK without going into quarantine. Cat and dog owners must have their pets fitted with a microchip, vaccinated against rabies and blood tested to make sure the vaccination has worked, to qualify for the issue of the required certificate. They must also have the pet treated against ticks and a tapeworm and sign a declaration of residency to say it has not been outside any of the qualifying PETS countries. The pet must then enter England on an authorised route with an approved transport company. Full information is available from the Department for Environment, Food and Rural Affairs [www.defra.gov.uk](http://www.defra.gov.uk), Tel: 0870 241 1710, Fax: 0207 904 6206, email: [pets.helpline@defra.gsi.gov.uk](mailto:pets.helpline@defra.gsi.gov.uk).

**N.B.** New EU regulations that come into force in July 2004 will replace the current certification regulations with a pet passport. For more information see [www.defra.gov.uk](http://www.defra.gov.uk).

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## VEHICLE IMPORTS & REGISTRATION

### Importation

A non-resident EU national may bring their EU registered car into Spain, but neither they nor any other person may use it in Spain for more than six months in any one year. Anyone who spends more than a total of six months in any one year in Spain is considered resident and consequently not entitled to this.

The procedures relating to the import of cars into Spain are complex. The motoring associations in the U.K., and the Real Automóvil Club de España, c/ Eloy Gonzalo 32, 28010 Madrid, Tel: 91 594 72 33, 91 594 72 43, can provide guidance, but the authoritative source of information is the Directorate-General of Customs in Madrid.

### Vehicle registration

Non-residents can only register vehicles in Spain on temporary tourist plates. These are valid for a six-month period in any one year and must be renewed annually. Non-residents who obtain resident status must change to full national plates and pay the appropriate Impuesto Especial (Special Tax) of 12%, which is based on the car's ready-reckoned value. (Non-residents from outside the EU would be exempt from the Impuesto Especial).

Residents importing a vehicle must register it with the local authorities and obtain Spanish national plates. Residents should surrender the British vehicle's Registration Document to the DVLA in the UK and obtain a Certificate of Permanent Export (V561) from them for presentation in Spain.

Road worthiness certificates for right-hand drive cars are now generally available from Spanish ITV (MOT) centres. Some adjustments to vehicles may be needed to comply with EU regulations.

All purchase of new cars in Spain is subject to 16% VAT (IVA), which is payable the first time a car is bought and registered. When the car is sold on in Spain, the Impuesto de Transmisiones (Transference Tax) of 4% must be paid.

New Traffic Regulations require that the following equipment be kept in the vehicle:

- Set of bulbs and tools necessary to replace them.
- Two warning triangles - officially approved by the Ministerio del Interior, bearing a round symbol E9 and the code 27R03.
- Spare tyre and tools necessary to replace it.
- A reflective jacket.
- A spare pair of glasses (for those who wear spectacles to drive)

**A fine is payable if these are not carried.**

### **Motor Insurance Regulations**

Spanish motor insurance regulations differ somewhat from UK regulations and it is always advisable to check carefully what cover the policy provides. For example, one difference is that when a vehicle is declared a write-off, Spanish insurance pays only a percentage of the vehicle's current value, even when the policy is 'fully comprehensive'.

Under EU legislation, motorists in member states must have full third party insurance. However, there is nothing that details exactly what is applicable to third party or comprehensive motor insurance. This is a matter for member states, whose national regulations may differ. It is therefore strongly advisable to make sure that any insurance policy held with a Spanish company provides adequate cover. ASEGURACE may provide further guidance, Tel: 902 120 441.

### **Driving licences**

Driving licences issued from 1990, and the photocard driving licence issued from 1997, are acceptable in all EU countries and are recognised as valid in Spain. However, the minimum age required to drive in Spain is 18 years. British driving licences issued before 1990 are only accepted if accompanied by an official translation into Spanish (which we understand is available from the Spanish Embassy in London and the Real Automóvil Club de España if the licence holder is already in Spain). Holders of these pre-1990 licences may prefer to use an International Driving Licence issued anywhere outside Spain.

If the licence holder intends to live in Spain, he/she must register it with their nearest 'Jefatura Provincial de Tráfico' (in Madrid at c/ Arturo Soria 143, Tel: 913 018 500), within six months of becoming resident. For those who are exempt from holding a residence card, the six-month grace period starts on the date work or study begins. The licence holder may retain their British driving license (if issued after 1990), or exchange it for a Spanish one, subject to the same medical examinations as Spanish nationals.

It is advisable to exchange a UK issued licence for a Spanish one, which would also be valid for visits to the UK. The DVLA will not put a non-British address on a replacement driving licence, or send one out of the country. If a British licence is only registered with the Spanish authorities and is lost or stolen, a replacement cannot be obtained from the UK, nor will the Spanish authorities be able to replace one they did not issue.

There is more information available from [www.dgt.es/iadministracion/3.6.html](http://www.dgt.es/iadministracion/3.6.html) on the documents necessary to obtain a Spanish licence. The Real Automóvil Club de España will also give advice.

## Licence renewals

Licences are valid for ten years if the holder is under 45 years of age, 5 years from 45 to 70 years old and two years thereafter. To renew a license, the applicant will need a medical certificate issued by an officially recognised centre.

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## EDUCATION

Education is obligatory for all children aged between six and sixteen years if the parents are legally resident in Spain. Education is free from pre-school through to age 18. However, as pre-school is not obligatory, not all children can gain a place. This depends on the area of Spain and the demand for places.

The British Council, General Martínez Campos 31, Madrid, Tel: 91 337 35 66/00, has details of schools in Spain which offer an English-type education. Most are members of the National Association of British Schools in Spain, which organises periodic inspections by British inspectors, in collaboration with the British Council. See [www.britishcouncil.es](http://www.britishcouncil.es) for more details.

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## QUALIFICATIONS

Information about the Homologation/Convalidation procedure for academic or professional awards and certification is available from the Subdirección General de Títulos, Convalidaciones y Homologaciones, Paseo del Prado, 28, Madrid, Tel: 902 21 85 00, <http://wwwn.mec.es/mecd/titulos/index.html>. The Ministry of Education in Spain, c/Alcalá, 36, Madrid, Tel: 91 506 56 00/ 902 21 85 00, Fax: 91 701 86 48, [www.mec.es](http://www.mec.es), can provide further information.

The process is complex and the applicant must submit various documents, which will include at least the standard application form, a valid passport and a photocopy of the qualification. Members of the EU should no longer need to have the Hague Apostille affixed. However, proper guidance from the relevant body should be sought.

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## MUTUAL RECOGNITION OF QUALIFICATIONS

The European Commission is able to provide a list of EU Directives on mutual recognition of qualifications. Those wishing to take up employment in Spain and who are professionally qualified should satisfy themselves that their qualifications are recognised by Spain under EU directive. Failure to do so may involve long delays in establishing recognition of qualifications, which could prejudice obtaining legal residence.

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## VOTING IN SPAIN

A British resident in Spain may vote in UK General Elections if abroad for up to fifteen years. Voting forms are available from all British Consulates in Spain (See Annex A). British residents may also vote in local and European elections (and stand as candidates). For this, they must appear on the municipal register (padrón municipal) at their local Town Hall, (which all residents are legally required to do) and produce their residence card or passport and evidence that they reside in the appropriate electoral registration area (such as title deeds, rent contract, etc). Even if residents already appear on the municipal register, they must re-register on it at their town hall to be able to vote specifically. Further information is available from the Ministry of the Interior, Tel: 900 101 900, [www.mir.es](http://www.mir.es).

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## WILLS

All expatriates are advised to make a will if they have not already done so, as intestacy can cause great difficulty to heirs. We understand it would be acceptable for a British expatriate to make a British will for any property or assets in the UK, and a Spanish will for property or assets held in Spain. However, Spanish law is complex and differs considerably to English law, and professional legal advice should be sought on all aspects. The local British Consul can provide a list of English-speaking lawyers who may be able to assist.

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## BRITISH ASSOCIATIONS, CLUBS AND EXPATRIATE PUBLICATIONS

There are a number of British associations, clubs and publications available for the expatriate English-speaking community. Lists of these can be obtained from the local British Consul.

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## CHARITIES

An unofficial network of welfare groups and small charities, such as Age Concern, can help expatriates facing temporary difficulties. Some are British orientated, but in all cases limited resources restrict the assistance they can provide and none would be able to offer long-term care or financial support. The local British Consulate can provide details of organisations in the area.

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## ANNEX A – British Consular Offices

<b>ALICANTE</b> British Consul British Consulate Plaza Calvo Sotelo 1-2 03001 Alicante Tel: 96 521 60 22/ 96 521 61 90 Fax: 96 514 05 28 Email: <a href="mailto:enquiries@alicante.fco.gov.uk">enquiries@alicante.fco.gov.uk</a> Public Office Hours: 08.30 – 13.30	<b>BARCELONA</b> British Consulate-General Avda Diagonal 477-13º Edificio Torre de Barcelona 08036 Barcelona Tel: 93 366 62 00 Fax: 93 366 62 21 Email: <a href="mailto:barcelonaconsulate@ukinspain.com">barcelonaconsulate@ukinspain.com</a> Public Office Hours: Winter: 09.30 – 14.00 Summer: 08.30 – 13.30
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<b>BENIDORM</b> Honorary Vice-Consul Benidorm  (Enquiries to be directed to Alicante first - see above)	<b>BILBAO</b> HM Consul British Consulate Alameda de Urquijo 2-8º 48008 Bilbao Tel: 94 415 76 00 94 415 77 11/22 Fax: 94 416 76 32 Email: <a href="mailto:bilbaoconsulate@ukinspain.com">bilbaoconsulate@ukinspain.com</a> Public Office Hours:
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Mon-Thurs: 08.30 – 14.00  
Friday: 08.30 – 13.30

**CADIZ**  
Honorary Consul  
Honorary British Consulate  
Unión Marítima Española S.A.  
Avda Ramón de Carranza 27  
11006 Cádiz  
Tel: 956 26 44 79  
Fax: 956 28 69 09  
(Enquiries to be directed to MÁLAGA first -  
See below)

**GRANADA**  
Honorary Consular Agent  
(Enquiries to be directed to MÁLAGA first – see  
below)  
Tel: 669 895 053  
Fax: 958 27 47 24

**IBIZA**  
British Vice-Consul  
British Vice-Consulate  
Avda de Isiforo Macabich 45-1º  
07800 Ibiza  
Tel: 971 30 18 18/ 971 30 38 16  
Fax: 971 30 19 72  
Email: [BritishConsulate.Ibiza@fco.gov.uk](mailto:BritishConsulate.Ibiza@fco.gov.uk)  
  
Public Office Hours:  
Winter: 09.00 15.00  
Summer: 09.00 14.00

**LAS PALMAS**  
British Consul  
British Consulate  
Edificio Cataluña, Luis Morote 6-3º  
35007 Las Palmas de Gran Canaria  
Tel: 928 26 25 08/928 26 26 58  
Fax: 928 26 77 74  
Email: Consular: [LAPAL-Consular@fco.gov.uk](mailto:LAPAL-Consular@fco.gov.uk)  
  
Public Office Hours:  
Winter: 08.00 – 13.30  
Summer: 08.00 – 13.00

**MADRID**  
HM Consul-General  
British Consulate-General  
Paseo de Recoletos 7-9, 4º  
28004 Madrid  
Tel: 91 524 97 00  
Fax: 91 524 97 30  
  
Email: [madridconsulate@ukinspain.com](mailto:madridconsulate@ukinspain.com)  
Website: [www.ukinspain.com](http://www.ukinspain.com)  
Public Office Hours:  
Winter: 08.30 – 15.00  
Summer: 08.00 – 13.30

**MÁLAGA**  
British Consul  
British Consulate  
Edificio Eurocom, Bloque Sur  
C/ Mauricio Moro Pareto 2-2º  
29006 Málaga  
Tel: 952 35 23 00  
Fax: 952 35 92 11  
Email: [malaga@fco.gov.uk](mailto:malaga@fco.gov.uk)  
  
Public Office Hours:  
08.30-13.30

**MENORCA**  
Honorary Vice-Consul  
Honorary British Vice-Consulate  
Sa Casa Nova  
Cami de Biniatap 30  
07720 Es Castell (Menorca)  
Tel: 971 36 33 73  
Fax: 971 3546 90

**PALMA DE MALLORCA**  
HM Consul  
British Consulate  
Plaza Mayor 3 D  
07002 Palma de Mallorca  
Tel: 971 71 24 45/971 71 60 48  
Fax: 971 71 75 20  
Email: [consulate@palma.mail.fco.gov.uk](mailto:consulate@palma.mail.fco.gov.uk)  
  
Public Office Hours:  
Winter: 09.00 – 14.00  
Summer: 08.30 – 13.30

SANTA CRUZ DE TENERIFE	SEVILLA
British Consul	Honorary Consul
British Consulate	Honorary British Consulate
Plaza Weyler 8-1º	Apartado de Correos/P.O.Box 143
38003 Sta Cruz de Tenerife Tel: 922 28 68 63 Fax: 922 28 99 03 Email: <a href="mailto:tenerife.enquiries@fco.gov.uk">tenerife.enquiries@fco.gov.uk</a> Public Office Hours: Winter: 08.30-14.00 Summer: 08.00-13.30 Mon-Thurs 08.00-13.00 Fri	41940 Tomares (Sevilla) Fax: 95 415 50 18 (Enquiries to be directed to MALAGA first – see above)

VIGO
Honorary British Consulate
(Enquiries to be directed to
MADRID first – see above)
Tel: 986 43 71 33
Fax: 986 11 26 78

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## ANNEX B – Spanish Representation in the UK

Spanish Embassy 39 Chesham Place LONDON SW1X 8SB Tel: 0207 235 5555	Spanish Consulate-General 20 Draycott Place LONDON SW3 2RZ Tel: 0207 589 8989
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Spanish Consulate-General Suite 1A Brook House 70 Spring Gardens  MANCHESTER M2 2BQ Tel: 0161 236 1262	Spanish Consulate 63 North Castle Street  EDINBURGH EH2 3LJ Tel: 0131 220 1843
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## ANNEX C - Legal Advice

### LIST OF SOME LAWYERS IN MADRID (WHO CAN CORRESPOND IN ENGLISH)

<p>D. Fernando Pombo <b>Gómez-Acebo &amp; Pombo Abogados, S.C.P.</b> Pº Castellana 216 (Ralph Smith, resident UK solicitor) 28046 MADRID Tel: 91 582 9100 Fax: 91 582 9114 <u>Hon. Legal Adviser to HM Ambassador</u> <b>Email:</b> <a href="mailto:lawyers@gomezacebo-pombo.com">lawyers@gomezacebo-pombo.com</a></p>	<p>All legal matters.</p>
<p>Edward Wiltshire(UK barrister) C/ Lagasca, 106 - 3º Dcha 28006 MADRID Tel: 91 575 0324 / 91 575 7527 Fax: 91 435 4089</p>	<p>Civil, Commercial &amp; Tax.</p>
<p>Jeremy Scudamore C/ San Bernardo 59 - 1ºB 28015 MADRID Tel: 91 593 91 26 Fax: 91 593 9613 E-mail: <a href="mailto:mail@scudamore.es">mail@scudamore.es</a> Also UK barrister</p>	<p>International, Civil, Company and Business, Property and Litigation.</p>
<p>Ricardo Leal Pérez-Olagüe C/ Sor Ángela de la Cruz, 7 - 1ºC 28020 MADRID Tel.: 91 597 17 57 Fax: 91 597 31 23 E-mail: <a href="mailto:abogadosleal@hotmail.com">abogadosleal@hotmail.com</a></p>	<p>All legal matters.</p>
<p>Asesora Jurídica Baker &amp; McKenzie Pº Castellana 33 - 6º 28046 MADRID Tel: 91 391 5950 Fax: 91 391 5145 / 49</p>	<p>All legal matters except divorce.</p>

<p>Oscar Baeza Chibel  C/ Narváez, 37 - 1º C  28009 MADRID  Tel. &amp; Fax: 91 504 3690  E-mail: <a href="mailto:obaeza@geocities.com">obaeza@geocities.com</a></p>	<p>All legal matters, especially criminal defence. Extradition</p>
<p>Christiano Alfonso Mesía Martínez  C/ Fernandez de la Hoz, 31 - 1º Centro Izq.  28010 MADRID  Tel: 91 447 9290 Mobil: 629 133 082  Fax: 91 444 3778  Email: <a href="mailto:mesia@elosuaabogados.com">mesia@elosuaabogados.com</a></p>	<p>Extradition.</p>
<p>Bufete Alexander Pitts  C/ Príncipe de Vergara, 10  28001 MADRID  Tel: 91 576 5295 Fax: 91 577 5542</p>	<p>Company &amp; Commercial legal matters.</p>
<p>Jaime Alonso Gallo  Estudio Jurídico Rodríguez Mourullo  C/ Príncipe de Vergara, 103  28006 MADRID  Tel: 91 562 7099 Fax: 91 564 41 15</p>	<p>Criminal Law.</p>
<p>Wiegner &amp; Andreu  (Partnership w/ Bark &amp; Co. Lawyers in London)  c/ Alonso Cano, 77 – Esc. Dcha., 1ºB  28003 MADRID  Tel: 91 395 2318 Fax: 91 395 2319</p>	<p>All legal matters.</p> <p>Bark &amp; Co.:  218 Strand, Temple Bar  London, WC2R 1AT  Tel.: 00 44 207 353 1990 Fax: /880  E-mail: <a href="mailto:office@barkco.com">office@barkco.com</a></p>

<p>Fernando Scornik Gerstein  C/Alberto Alcocer, 7  8ª Planta, Derecha  28036 MADRID  Tel. 91 350 72 62 Fax. 91 350 73 06  <a href="http://www.scornik-gerstein.com">www.scornik-gerstein.com</a></p>	<p>All legal matters.</p>
<p>Fernando Scornik Gerstein Law Firm  Holborn Hall  193-197 High Holborn, 1st floor, Suite F  London WC1V 7BC  Telephone: 00 44 207 404 8400  Fax: 00 44 207 404 8500  E-mail: <a href="mailto:aarenas@fscornik.co.uk">aarenas@fscornik.co.uk</a>  Contact: Antonio Arenas</p>	<p>As above.</p>

**Disciplinary Body for Madrid Lawyers (and Legal Aid Services)**  
**Ilustre Colegio de Abogados de Madrid, c/Serrano 9, 28001 Madrid**  
**Tel: 91 435 78 10 Fax: 91 576 15 10**

Revised: September 2005

**This list is provided by HM Consul-General for the convenience of enquirers, but neither HMG nor any official of the Consulate take any responsibility for the competence or probity of any firm/lawyer on the list or for the consequence of any legal action initiated or advice given.**

**Whilst every effort is made to ensure the above information is correct, we accept no responsibility whatsoever for any errors or omissions that may occur.**

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