

This pack has been adapted with kind permission from the welcome pack produced by the NHS England (WT&E) Northwest team.

WELCOME

NHS England (WT&E) London welcomes International Medical Graduates (IMGs) to train in our region. We recognise that the transition of living and working in the UK can be challenging and we are fully committed to supporting IMG doctors across London. As you and your family prepare for your new life in London, you may wish to start preparing for the big move, so this pack provides information and resources to help you.

INDUCTION AND YOUR ONGOING SUPPORT

The IMG Programme Director is:

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You are invited to attend our IMG Induction Day for all new GP Resident Doctors who are joining us having graduated abroad, and who may have limited experience in the NHS. The induction will be run online on Wednesday 01/07/2026 from 10.00-16:00.

This will be the first of several inductions as you join the community of GP Resident Doctors in London. Apart from the Induction, IMG Programme Director holds online learning sets twice a month, during which we cover a wide range of topics, including communication and consultation skills, telephone consultations, dysfunctional consultations, shared management and negotiations skills, linguistic skills, role plays to practice exam cases, pensions etc. The sessions last for 2 hours typically between 7pm-9pm on a Tuesday or a Wednesday. We will share the Microsoft Teams link with you in due course.

We arrange online and face-to-face educational events delivered by expert speakers. Some of the topics include diabetes, women's health, out-of-hours work in GP, consultations inviting change and coaching.

We run MRCGP examination courses to help you successfully navigate the AKT and SCA exams. We also provide support with the Fourteen Fish eportfolio where you will record all your workplace-based assessments.

All the above educational events are free of cost for our IMG Resident Doctors.

We have a very active IMG GP Resident Doctors WhatsApp group. It is an excellent, safe space for you to connect with other Resident Doctors around London, share and learn together. Feel free to join the group using this link:

<https://chat.whatsapp.com/Epfpd3X8sfcJWR00IS4bwf>

HELPFUL ON-LINE RESOURCES

Below are some online resources that you may find helpful:

- [RCGP guide](#) for overseas doctors on living and working in the UK as a GP
- Driving in the [UK with a non-GB licence](#)
- British Medical Association: [BMA guide for international doctors](#)
- UK Government Tier 2 [visa advice](#)

- General Medical Council (GMC) [routes to registration](#)
- GMC [working as a GP in the UK](#)
- Health Education England (HEE) [Training Hubs](#)
- NHS information for [overseas doctors](#)
- YouTube NHS [Induction and tips for IMGs](#)
- YouTube video on [Culture and Professionalism](#)
- Communication and linguistic support available from [Professional Support Unit](#)
- e-learning for health ([e-lfh](#))
- FourteenFish provides learning tools for Health Professionals
- Reference tool [GP Notebook](#)
- [NHS.uk](#)
- [NICE Guidance](#)
- [Patient.info](#)
- NHS Employers has produced a [guide](#) for IMG working and training within the NHS
- General e-learning modules can be found [here](#)
- [BMJ learning modules](#)
- Reflective Writing [module](#)
- Useful comprehensive on-line resources can be found at [Bradford VTS resources](#)
- Prescribing: [British National Formulary](#)
- [Diversity and inclusion](#) and [freedom to speak up guardians](#)

KEY ORGANISATIONS TO BE AWARE OF

GMC	General Medical Council	https://www.gmc-uk.org/
NHSE-WT&E	NHS England- Workforce Training and Education	https://www.hee.nhs.uk/
NHS	National Health Service	https://www.nhs.uk/
NHSE	NHS England	https://www.england.nhs.uk/
GPNRO/NRO	GP National Recruitment Office	https://gprecruitment.hee.nhs.uk
RCGP	Royal College of General Practitioners	https://www.rcgp.org.uk/
ICB	Integrated Care Board	https://www.kingsfund.org.uk/publications/integrated-care-systems-explained
HMRC	HM Revenue and Customs	https://www.gov.uk/government/organisations/hmrevenue-customs
DHSC	Department of Health & Social Care	https://www.gov.uk/government/organisations/department-of-health-and-social-care
NMPL (also EMPL/NPL/MPL)	National Medical Performers List for England	https://www.performer.england.nhs.uk/
PHE	Public Health England	https://www.gov.uk/government/organisations/public-health-england

CQC	Care Quality Commission	https://www.cqc.org.uk/
UKVI	Visas & Immigration	https://www.gov.uk/government/organisations/uk-visas-and-immigration
NHSI	NHS Improvement	https://improvement.nhs.uk/

LIVING IN THE UK

This section provides practical guidance on several essential tasks which we recommend that you undertake as a priority either before you move or as soon as you relocate to ensure a seamless transition. In doing so you may avoid complications relating to income, taxes, health, and education for your children, and be confident that you are prepared and ready for your new life in London.

OPENING A BANK ACCOUNT

Opening a bank account is an essential requirement for working in England. This enables your employer to transfer your wages automatically into your account each month. You will then be able to withdraw this money from your account via cashpoints and banks nationwide and manage your bank account via an online banking service or by visiting a local branch.

To open a bank account, you will need to prove your identity and current address. The bank will require proof of your identity such as your passport. To prove where you live, you will need to provide another document with your address printed on it, for example, a tenancy agreement or mortgage statement, a recent electricity or gas bill (less than three months old), a recent bank or credit card statement (less than three months old) or a current council tax bill.

It may also be a good idea to explore the option of setting up an account before you arrive in England. This may be possible if your bank in your home country has a correspondent banking relationship with a British bank. This can normally be done easily by applying for an international account online.

CREDIT AND DEBIT CARDS

Overseas credit and debit cards will work in the UK, however, your transactions and cash withdrawals could be subject to a service fee from your bank/credit union. It is best to notify your bank and your credit card company prior to your move, because if your spending habits suddenly change, the bank may block a card as a security measure. There are several credit cards which offer no fee when abroad and so these may be worth investigating before you move. It may take a while to get a British credit card, as you must establish credit within the UK first.

INCOME TAX

Income Tax is a tax that you pay on your income, which can include the wages you earn from employment (or payments you receive if you are self-employed), pensions and interest on savings. It is collected by HMRC on behalf of the government. Most people in the UK pay their income tax via PAYE (Pay As You Earn), which is the system that employers and pension providers use. PAYE automatically deducts Income Tax and National Insurance contributions from the wages and pensions paid to you and will be fully detailed within your payslip.

If you are self-employed, you need to declare all payments via the HMRC Tax Self -Assessment. Income Tax is used to help provide funding for public services in the UK such as the NHS, the education system, the welfare system and in public projects, such as housing, roads, and rail. Income Tax is split into bands, which means that the more you earn, the more income tax you pay. Full details regarding income tax can be found at <https://www.gov.uk/income-tax>.

NATIONAL INSURANCE

Your UK National Insurance number is a unique personal number allocated to you that is used to identify you to HM Revenue & Customs and the Department of Work & Pensions. It ensures the Government correctly records any contributions you are entitled to. Your National Insurance contributions go towards the UK social security and the state pension system. Everyone who works in any capacity in the UK will need to register for a National Insurance number.

When you arrive in the UK, you can apply for an NI number by calling the National Insurance application line on 0800 141 2075 or by making an appointment at your local Job Centre Plus <https://www.gov.uk/apply-national-insurance-number>.

COUNCIL TAX

One of the main bills you will need to pay when living in England is called council tax. You typically pay council tax if you own or rent a home in England. Council tax is a property tax charged by councils in England. Councils are local municipalities covering cities, towns, counties, or other local areas. They are governed by a body of people elected to manage their affairs. The tax is used to pay for local services and repairs, like waste disposal, police, and fire departments.

If you have just moved into a new property, contact your local council, and let them know. They will then send you a bill in the post. You can find your local council [here](#). To find out how much council tax you need to pay, contact your local council. There are several ways you can pay, including: cash, cheque, and monthly direct debit. The amount you pay is based on the value of your property and is calculated using tiered tax bands.

UTILITIES AND SERVICES

When you move into a property in England, you will need to connect it to gas, water and electricity (otherwise known as utilities). You may also want to connect to the internet, satellite/cable TV and install a landline phone. There are many discount deals and combined utility packages to choose from, and the connection process is relatively straightforward. Comparison websites will help you do this; examples are Go Compare gocompare.com and U Switch uswitch.com.

MOBILE PHONES

You may come to London with your own mobile phone, and it is very likely that this will work as normal, however, it may be cheaper in the long run to get a mobile phone with a UK provider, which is a relatively simple process. Like most other countries in Europe, English mobile companies operate using the GSM standard. If your mobile phone is compatible with GSM, all you need to do is exchange your current SIM for an English SIM or English prepaid SIM. Not all international mobile phones will work with British mobile phone companies, however, which might mean that you would have to get your phone unlocked before travelling to England or simply buy an English mobile phone when in the country. You can either opt for a contract or a Pay-As-You-Go. There are many mobile phone providers in the country.

REGISTERING WITH A GP

Under current rules anyone can register with a GP practice in England and receive free primary care, and must do so, before they can qualify for any free medical treatment, other than emergency treatment. A GP practice can only refuse an application to join its list of NHS patients on reasonable grounds (for example if their lists are closed to new patients or the applicant lives in a different practice boundary area). A list of local GPs and further information can be obtained via the NHS website at www.nhs.uk.

HOSPITAL TREATMENT

If you move to England permanently, you and your family will be entitled to free NHS hospital treatment. Like all permanent residents, you will have to pay some NHS charges (for example, for prescriptions). If there is a waiting list for the treatment you need, you will have to join the waiting list. The hospital may ask you for evidence that you live in England permanently.

DENTISTS

Dental treatment is only given free to a limited range of people, such as children under 18, pregnant mothers and those in receipt of certain state benefits. For people who work, standard NHS charges are applicable. For a list of local NHS Dentists and for further information visit the NHS website at www.nhs.uk.

SCHOOLS AND COLLEGES

The English education system is well-known for its high quality and standards. In general, the English education system has five stages: early years, primary years, secondary education, further education (FE) and higher education (HE).

Children currently enter the education system at the age of three (pre-school/early years) and mandatory education starts at the age of five. Education is free in England for citizens between the ages of 3 and 18. Entry admissions for primary and secondary schools are based on living in the school's catchment area (normally measured by how close you live to the school). In England, young people can leave school on the last Friday in June if you will be 16 by the end of the summer holidays. Young people must then do one of the following until they are 18:

- Stay in full-time education, for example at a college.
- Start an apprenticeship or traineeship.
- Spend 20 hours or more a week working or volunteering, while in part-time education or training.

For further information, and a list of local state schools, contact your Local Education Authority (normally based within your local council) or visit the Department of Education and Skills website at <https://www.gov.uk/government/organisations/department-for-education>.

If you wish to pay for your child's education, there are several private/independent schools to choose from. For information on independent school's visit isc.co.uk.

CHILDCARE

There are several different childcare options in England if you have young children. You will need to pay for your childcare until your child is three; all 3 to 4-year-olds in England can receive free early education or childcare (15 to 30 hours free a week depending on your financial circumstances).

Registered childminders normally look after children in their own homes and tend to be the cheapest of the three options for a child over two years of age. In England, they must be registered on the Ofsted childminders' register to work as a childminder and are inspected by Ofsted every two to three years. By law, registered childminders can look after six children under eight. Three of these can be five and under, and only one can be under the age of one.

Nannies will look after children according to a family's needs, so working hours, location and pay can vary widely. They are normally the most expensive of the three options because they offer more convenience to working parents. Unlike childminders, nannies do not have to be registered or inspected although many do register with Ofsted, the inspection body which is also responsible for nurseries and schools. There are two types, live-in nannies, and live-out nannies.

Children can attend day nurseries from six weeks old to around five years, or when they start school. They can attend part-time or full-time, all year or term-time only. Nurseries tend to be more expensive than childminders. Nurseries usually have multiple rooms, and children are split according to age. They are inspected by Ofsted to ensure they comply with its standards. There are legal ratios for nurseries that determine the number of children each key worker can look after.

HOUSING

The most readily available housing in England is found in the private sector where housing can be bought, leased, or rented. Private sector housing can be found through estate agents in the area in which you wish to live. Property for rent or for sale can be found on websites such as Rightmove (rightmove.co.uk) or Zoopla (zoopla.co.uk). The following link may also be useful. www.gov.uk/private-renting.

COST OF LIVING IN THE UK

Many doctors who move to the UK are interested to know how much things might cost them compared with the country they are currently living in, so that they have a good indication of how much they can expect to spend/save during an average month. It is difficult to provide an exact figure because living costs will be affected by lots of different factors such as where in the UK you live, the property you choose, how many dependents you bring with you etc. There are resources available online which offer guidance on what you

can expect to pay in different areas, for example:

<https://transferwise.com/gb/blog/cost-of-living-in-the-uk>

<https://www.numbeo.com/cost-of-living>

<https://www.expatica.com/uk/about/basics/cost-of-living-in-the-uk-1167475/>

LEAD EMPLOYER TEAM

rf-tr.leademployerservice@nhs.net

NHS England (WT&E) has a single lead employer for all its GP Specialty Resident Doctors. The organisation providing this service is Royal Free London NHS Foundation Trust. They have a dedicated HR team that deals with all aspects of employment for GP Specialty Resident Doctors.

Their responsibilities include completing all pre-employment checks such as checking your right to work, completing a DBS check (if applicable) and Occupational Health checks amongst others. They are always on hand for advice on contractual matters such as pay, contracts, different types of leave such as special, maternity, and paternity leave, (annual, bank holiday leave is discussed with the line manager and managed locally), expense reimbursements (study leave and travel) as well as advising on HR policies and procedures, providing guidance on health matters, supporting with sickness absence and assisting with workplace adjustments.

Should you ever require Occupational Health support, your line manager is able to arrange this for you and lead employer can guide you on this as well. You will be paid by the Lead Employer and be an employee of Royal Free London NHS Foundation Trust. There will be a section in your one of your Induction Days relating to the Lead Employer and more in the general guide to GP training in London.

PENSION

When you start working for the NHS you will automatically be included in the NHS Pension Scheme. The scheme is voluntary, so you can choose to opt-out if you wish. Your contributions are deducted from your gross pay which means less of your income is taxable. This in effect means that your actual contribution, considering tax relief, is between 4% and 8.7%. Your employer on the other hand currently contributes 20.68%. The NHS pension is one of the most generous in the UK. We recommend financial advice regarding pensions. You can find out more at <https://www.nhsbsa.nhs.uk/nhs-pensions>.

MEDICAL INDEMNITY

When in hospital placements, clinical negligence indemnity cover is automatically provided for you through the Trust's membership of the CNST (Clinical Negligence Scheme for Trusts). When in GP practice placements, clinical negligence indemnity cover is automatically provided through the state-backed GP indemnity scheme, the CNSGP (Clinical Negligence Scheme for General Practice). If you undertake any other work, you must arrange your own indemnity.

WORKING IN UK GENERAL PRACTICE - FREQUENTLY ASKED QUESTIONS

Q. What type of patients will I have to see?

A: Patients in the UK are varied, and of all age groups, social classes, and ethnic groups. A GP is a generalist, seeing undifferentiated presentations. There is no age restriction on patients attending general practices across the UK. On average, a GP will typically see 30-40 patients per day.

Q. What is it like to work as a GP in the UK?

A. The average practice in the UK has a patient list size of 9500 and a practice would usually allocate 2000 patients to each GP, depending on how many hours they work information like this can be found using [fingertips](#), which is a large public health data collection. Other key aspects are:

- Patients do not usually pay to see their GP; they will see their GP as the first point of contact for any health queries.
- The patient experience is "cradle to grave" so you will see all ages.
- Typically practices offer 10-minute appointments to all patients.
- Practice Nurses often manage chronic disease and immunisations.
- You will be expected to undertake home visits where necessary.
- You will deliver patient-centred consultations.

- GPs follow the NICE guidelines.
- There is a 2-week referral pathway for suspected cancers.
- You will be expected to deliver cost-effective prescribing and prompt referrals.
- You will also deal with pathology and correspondence; however, you may have protected time for this.
- Full-time GPs typically work 40 hours per week; however, they may choose to do this across 4 days per week rather than 5.

Q. Who else might I be working with?

A. A wide range of primary care team members work alongside the GP, making general practice a very enjoyable specialty. They may be employed by the GP or attached to the practice, and include:

- Practice Nurses and Nurse Practitioners (at various levels, for example some can prescribe).
- Practice Managers.
- Health Visitors.
- [Advanced Practitioners](#).
- Midwives, Community and specialist nurses.
- Physiotherapists.
- Paramedics.
- Pharmacists.
- Mental Health workers.
- Occupational therapists.
- Speech therapists.
- Dieticians.
- Counsellors.
- [First Contact Physiotherapist](#).

Q. What do GPs in England enjoy?

A. There are many enjoyable aspects of working as a GP in England, including:

- The ability to treat patients as people rather than as 'diseases' or 'cases.'
- The experience of building effective, trusting relationships to provide an extended knowledge of the patient and families.
- Dealing with all age groups, types of disease and problems.
- Working in the community close to and accessible by patients.
- Working in teams.
- The high standard of training.
- The systems available for support such as appraisal, clinical governance, and education.
- The flexibility and opportunity to innovate and improve services.
- Compared with hospital colleagues, many GPs remain independent contractors and still have an enviable degree of autonomy.

Q. What do GPs find challenging?

Challenging aspects include:

- The undifferentiated nature of many problems presented.
- The unpredictable nature of work, as no two days are the same.
- The need to tolerate uncertainty and make risk assessments.
- Demanding complexity and dealing with psycho-social issues. This may also be very rewarding if done well and with support.
- Keeping up to date with the enormous range of diseases and service changes.
- The challenge of dealing with complex problems within the standard ten-minute consultation.

Q. When I qualify, will I always be based in a practice?

A. Not always. GP work is predominantly based in a practice, however, it also extends to patients' homes, elderly care homes and sometimes to specialist accommodation for those with a chronic disability. In the case of GPs with specialist interests, patients may also be seen in hospital outpatient clinics or wards. An increasing number of GPs have 'portfolio careers', so will split their time between working in a GP practice,

and diversifying into other areas such as research, medical education, working in out of hours, developing a specialty, working for the local CCG or deanery etc.

Q. Can I choose where and when I work once, I have completed GP training?

A. Yes. Once you have completed the scheme and you are fully included on the National Performers List, you are able to practice independently as a GP. Therefore, you will be able to decide where you wish to work, the number of days/hours per week you do, and the capacity in which you work i.e. Salaried GP, Locum GP, Portfolio GP, GP Partner etc. We would of course love for you to work as a GP in London when you qualify!

Q. Who will help me find a job?

A. Some GPs stay on in the practice where they completed their training (if the practice has a vacancy available) however if not, they may use other means to find a suitable opportunity, for example using online GP job boards, reading the medical press, attending recruitment events, joining GP forums, contacting local practices, or hearing about roles, word of mouth.

Q. What is the average salary for a GP in the UK?

A. The average remuneration for a Salaried GP working 40 hours per week is around £80,000 - £85,000 per annum. This will vary depending on the practice and the area and will of course be pro-rated if you work part-time.

Q. Will there be opportunities for flexible working?

A. Yes. some GPs opt to work less than full-time either during or after training, to ensure that they have a good work-life balance.

We are delighted that you have been selected for GP Training, and that you decided to make our region your new home.

If you have any further questions, please contact your Training Programme Director, or Training Programme Administrator in the first instance. You should already be in contact with them regarding your rotations.

***We wish you all the best with your GP Training
and look forward to seeing you at the IMG Induction.***