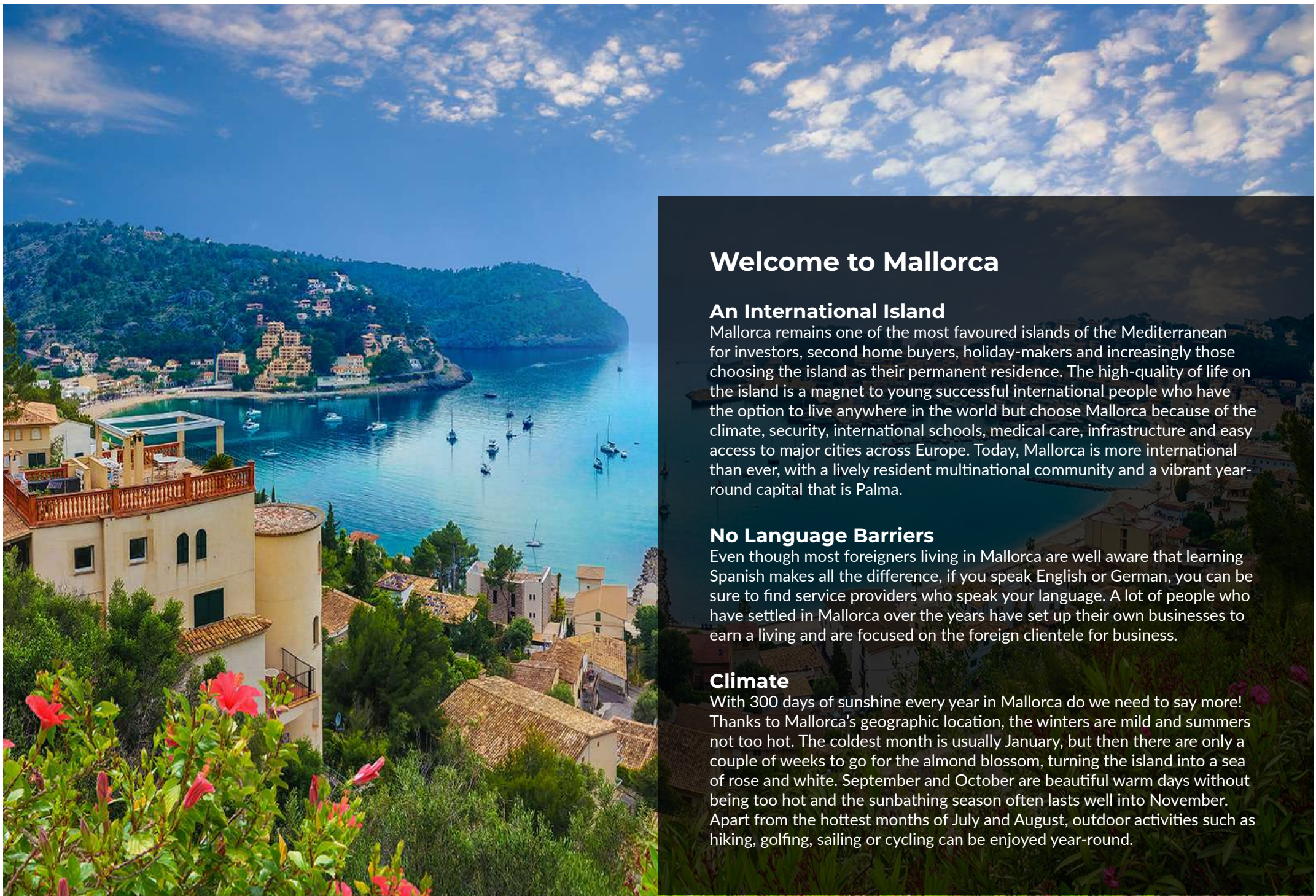




Balears International College
Mallorca
an Orbital Education School



WELCOME TO MALLORCA
ADVICE TO HELP YOU SETTLE ON THIS BEAUTIFUL ISLAND



Welcome to Mallorca

An International Island

Mallorca remains one of the most favoured islands of the Mediterranean for investors, second home buyers, holiday-makers and increasingly those choosing the island as their permanent residence. The high-quality of life on the island is a magnet to young successful international people who have the option to live anywhere in the world but choose Mallorca because of the climate, security, international schools, medical care, infrastructure and easy access to major cities across Europe. Today, Mallorca is more international than ever, with a lively resident multinational community and a vibrant year-round capital that is Palma.

No Language Barriers

Even though most foreigners living in Mallorca are well aware that learning Spanish makes all the difference, if you speak English or German, you can be sure to find service providers who speak your language. A lot of people who have settled in Mallorca over the years have set up their own businesses to earn a living and are focused on the foreign clientele for business.

Climate

With 300 days of sunshine every year in Mallorca do we need to say more! Thanks to Mallorca's geographic location, the winters are mild and summers not too hot. The coldest month is usually January, but then there are only a couple of weeks to go for the almond blossom, turning the island into a sea of rose and white. September and October are beautiful warm days without being too hot and the sunbathing season often lasts well into November. Apart from the hottest months of July and August, outdoor activities such as hiking, golfing, sailing or cycling can be enjoyed year-round.

Advantages from being an Island

An island has its natural building limitations and the Balearic government has enforced strict building policies in recent years. As a result, the Mallorcan coastline is protected from over development and there are minimum land size requirements in place in rural areas to avoid urban sprawl. All of these sanctions have helped to protect the natural beauty of the landscape and maintain property values in Mallorca.

The Infrastructure

Today Mallorca's international airport provides daily connections to most European capitals and the Spanish mainland at very competitive prices. Hospitals and clinics in Mallorca are up to international health standards and many provide a translation service for foreigners. A lot of overseas doctors have established practices aimed at the foreign residents here.

Facilities for all Budgets

Regardless of your budget, Mallorca offers a wide range of facilities. The restaurant scene is becoming more and more international and you can choose anything from traditional Mallorcan restaurants, seafood restaurants and international cuisine right up to Michelin-star level for a special treat. The hotels in Mallorca cater for every taste, from family run hostels to the chic five-star-palaces for the more sophisticated travellers, from boutique hotels in Palma to finca hotels in the countryside. The major cities Palma, Inca and Manacor are shopping hotspots with trendy boutiques, international designer brands, exciting local designers and the well-known high street stores offer excellent value for money.



Leisure Activities

If you come to Mallorca you want to enjoy yourself and enjoy the lifestyle opportunities the island presents. No matter if you are keen on sporting activities or just looking to relax and do nothing, Mallorca has something for you. The numerous Spas across the island provide the latest treatments; there are no less than 23 golf courses to tee-off from and a total of 20 marinas dotted around the coast for a round-the-island trip. The Tramuntana Mountains are a real paradise for walkers and hikers and can be explored with local guides or on your own. Thanks to the cycling boom, the Balearic government is improving the routes for cyclists and some of the most spectacular and peaceful journeys can be enjoyed in the centre of the island. Watersport are a favourite everywhere and while Pollensa in the north and Can Pastilla in the south have some of the finest windsurfing and kitesurfing grounds, the Southwest and the Northeast are famous for snorkelling and diving. Adventurers will find pleasure and excitement in joining hang-gliding, canyoning, caving or squad excursions.

The Safety Factor

Mallorca has long been one of the safest regions in Spain, still much safer compared to other regions such as Marbella and the South of France. In the small villages it is still a habit to keep the front door open and it is safe to walk the streets alone at night in most places.

The Unspoilt Beauty

The Tramuntana mountains are almost untouched and guarantee a memorable experience of unspoiled, fascinating nature. There are still beaches which can only be reached after a long walk or by boat. The northwest coast of Mallorca, the islands of Cabrera and Dragonera, are a paradise for bird watchers and home to species long gone in other parts of Europe. And if you want to get a glimpse of rural life, you should visit one of the beautifully preserved villages in the centre of the island where life still follows old traditions. The most avid supporters of Mallorca are no doubt the ones who have chosen to make it their home and could probably add many more reasons why Mallorca is so attractive.



Key Information When Coming to Mallorca

Residence Requirements

A citizen of the EU, EEA or Switzerland can live in Spain for more than three months provided:

1. They are employed or self-employed in Spain; or
2. They have sufficient resources to avoid becoming a burden on the Spanish state, and health insurance covering all risks in Spain (Form S1 suffices); or
3. They are enrolled in an educational institution and have sufficient health insurance and resources; or
4. They are a family member accompanying an EU, EEA or Swiss citizen and meet the conditions set out above.

These requirements conform to the EU Directive that sets out the rights of EU citizens to reside in another Member State.

You cannot purchase property, arrange for utilities or buy anything major in Mallorca without an NIE number, for which you'll need to produce your passport and two passport-sized photographs. The NIE is your Spanish tax office reference, the equivalent of the Spanish DNI identification number, identifying you as a foreign citizen, so make this an early task in organising your move to Mallorca. Children also need to apply for an NIE. To do this, their birth certificate must be legalised and translated in Spanish. Please check your government's website to find out more about getting official documents legalised. Polyglott in Palma and VAH Translations are two offices we recommend for translating official documents here on Mallorca. In order to obtain your NIE number at the National Police in Palma, an appointment needs to be made online at sede.administracionespublicas.gob.es. The NIE card cannot be used as a form of ID as there is no photo, so should always be accompanied with a passport.

If you live in Spain for more than 90 days a year, you will also need a Residency Certificate – whether renting or buying a home.



Tax Declaration

The Spanish tax year runs from January 1st to December 31st. If you spend more than 183 days a year in Mallorca, you are considered a resident for Spanish tax purposes, and will have to submit a tax return before the end of June each year. Taxation in Mallorca – particularly if you have property and investments outside Spain – is a complex subject, best tackled with the expert guidance of a professional financial adviser.

You are a resident for tax purposes if any of the following apply to you:

1. You spend more than 183 days in Spain in one calendar year. These days do not have to be consecutive. This rule also covers people living on a boat within 12 nautical miles of Spanish land.
2. Your “centre of economic interests” is Spain, which means that Spain is the base for your economic or professional activities.
3. Your “centre of vital interests” is in Spain. If your spouse (unless legally separated) and/or your dependant minor children live here, you are resident for tax purposes, regardless of how many days you spend in Spain yourself.

There is no split year treatment in Spain; you either are, or are not, resident for the whole tax year. If you arrive or leave part way through the year, you should take advice to establish your tax residence status for that year. You also need to consider the tax residence rules of your home country as it will have its own rules. In the UK, the Statutory Residence Test will provide much more certainty than the current subjective rules.

It is possible to be tax resident in the UK under its rules and tax resident in Spain under its rules. In this case, the UK/Spain double tax treaty ‘tie-breaker clauses’ come into effect to determine where to pay your taxes. If these are indeterminate, it comes down to nationality.

If you are a tax resident in Spain, you are liable for income, capital gains and wealth taxes on your worldwide assets and subject to Spanish succession tax on any gifts or inheritances you receive. This is in addition to other incidental tax liabilities such as IVA (VAT) and local taxes. Your employer will deduct from your wages a specific tax rate every month, according to your salary and personal circumstances. This tax rate can change accordingly to any modification on your salary, but specifically during the first year. If your contract starts in the middle of the tax year (i.e. September), the tax rate until the end of the year (December) will be low (i.e. 4%) until January of the following year, when your tax rate will be recalculated for the new year and will increase (i.e. 16%).



National Insurance

In order to work in Spain, the first document you will need will be a National Insurance number (NAF), which is given to you once you have registered at the Social Security office (TGSS). You need to apply at the TGSS to obtain a NAF, with your passport and your NIE. In case you still don't have a NIE, you will need to at least submit proof of appointment to apply for a NIE. There is a TGSS office in Palma, Inca and Manacor, as well as Calviá.

National Insurance contributions will automatically be deducted from your salary. This will likely be around 6.4%.

Opening a Bank Account

Once you've obtained your NIE number, you'll be able to open a bank account.

It's advisable to take all documentation in order to complete the process; as a foreigner you're likely to be asked for the following information: proof of address in Spain and your country of origin, personal email address, mobile number, marital status in addition to your passport and NIE.

Buying or Renting Property

If you don't know Mallorca well, it is worth renting a property for a while so that you can explore the island and identify areas where you think you could happily live.

You'll find a wide choice of properties for sale and for rent, suitable for all budgets and tastes. So start browsing today.

A good starting point is *idealista.com*. Regardless of whether you are thinking to rent or buy, this site has hundred of listings from luxury fincas to charming old apartments. Their search function identifies the island as a whole and allows you to filter by regions as well.

They also offer a mortgage service, giving you advice on finding the best mortgage and will handle the whole application process on your behalf if you wish.

Many families decide on which area to live in based on the school they've chosen.

Areas that are popular with our parents and staff include: Santa Ponsa, El Toro, Son Ferrer, Palmanova, Palma and Son Caliu.



Vehicles

If you bring any vehicle to Mallorca from your home country, it must be officially registered and any due importation tax must be paid. If you have a home on the island and/or are employed on the island, you can drive the vehicle with its original registration plates for only 30 days, after which you must display Spanish registration plates. You'll also need to register your original driving licence with the authorities.

Road tax is payable each year, and any vehicles more than four years old must undergo an annual vehicle safety check known as an ITV (inspección técnica de vehículos), at an official ITV centre.

Spanish bureaucracy is renowned for its abundance of paperwork and, with vehicle-related matters (including boats), it seems endless. Expect to make several visits to the government's Traffic Department (Tráfico) in Palma, or seek assistance. There are plenty of enterprises on the island who will do the work for you; for a fee.

Prior to any registration, ensure that your vehicle has tax and MoT from the original country. Police cross reference with national agencies and will clamp and tow any car infringing the law with a fine (reduced by half if paid in first twenty days) and a fee for clamping and towing. Right hand drive 'commercial' vehicles cannot be registered under most circumstances.

Driving License

You will be required to change your driving license to a Spanish licence within 6 months of arriving to the island.

You will need to obtain paperwork from a Medical Centre, they have offices in Palma, Marratxi, Manacor and Palmanova so pretty much wherever you are based on the island you can find an office close by. To find out where your nearest centre is, visit centresmedicscanovas.com. Once you have your paperwork, you need to make an online appointment at dgt.es. You will be required to present your Resident card at your appointment, so make sure you have that with you.



Doctors - Medical Card

Spain is currently #1 in the world for health care and Mallorca in particular is in the top 10 with University Hospital Son Espases in Palma. The island has a wide range of excellent public and private health facilities, including hospitals, clinics, general practitioners, maternity services, dentists, medical specialists, and nursing services. Many will be able to attend to your needs in your own language.

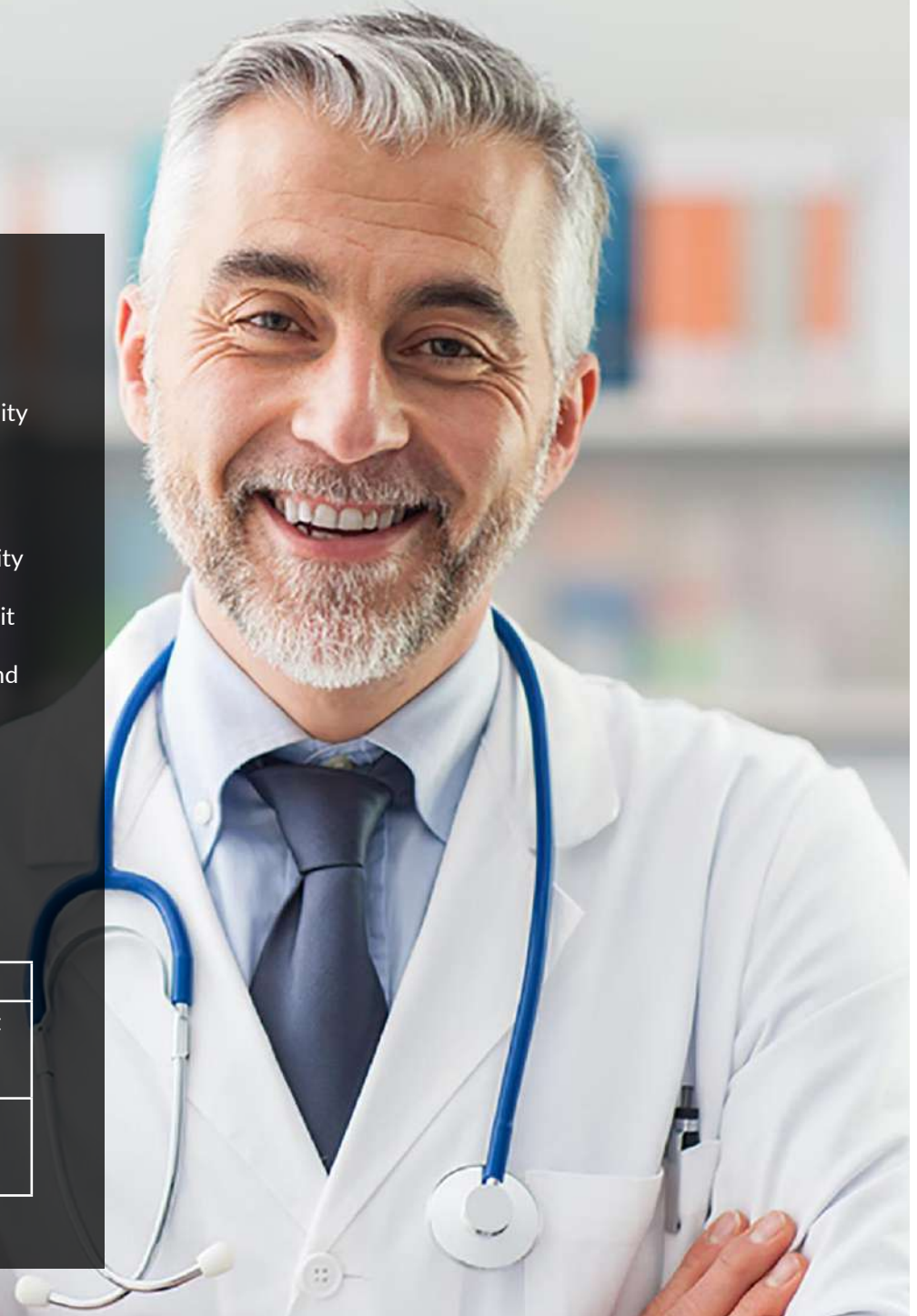
The Tarjeta Sanitaria card, *ibsalut.es*, gives people living and working in Spain the right to free medical care and can be obtained from the local doctors surgery and hospitals. Eligibility for care under the Spanish state healthy system depends on your circumstances, and it's worth seeking guidance. If you have existing private health cover in your country of origin, it might be transferable, but it can be more cost-effective to find a policy primarily for Spain. Careful research into the health insurance market could save you money, as policy cover and conditions vary considerably; there are several insurance brokers in Mallorca who can help you find the right healthcare policy for your circumstances.

Useful Information & Recommendations

You need to make online appointments for all applications for paperwork here in Mallorca. However, you can also pay agencies to do this for you. Mallorca Solutions for example, *mallorcasolutions.com*, are a trusted agency to help you with all the paperwork.

Other Useful Documents

Document	What you need	How to get it	Purpose
Empadronamiento	NIE, proof of address, passport	Visit local council offices, e.g. Palmanova for Calviá region	Registers you for that region to give access to public facilities.
Certificado de Viaje	NIE, Empadronamiento	Visit local council offices, e.g. Palmanova for Calviá region	Cheap travel within Spain.



Empadronamiento

You need to register in your local area (at the municipal offices or town hall) accrediting identity (Passport, NIE) and occupation title (property deed, rental agreement, last receipt of water, electricity, gas).

This will provide several benefits such as cheap access to sporting facilities and half price travel within Spanish territories.

Certificado de Viaje (for Residents only)

This entitles you to the half price travel to the mainland. You apply for it at the local municipal offices and have to get a renewal every 6 months.

Local Bus Info and Timetable

There are plenty of bus lines to take you around Mallorca. You can get to BIC Sa Porrassa by taking the 104 or 105 bus, disembarking at Col·legi Scal Magaluf. Similarly, take the 104 bus to get to BIC Sant Agustí and disembark at Club Nàutic Calanova.

Timetables change according to each season, to check current timetable please go to:

www.tib.org/en/web/ctm/inici

There is a card you can purchase and get discounts, and you can buy it in your town hall or in the Estación Intermodal in Plaza España (Palma). Once you have the card, you can top it up with 20 or 40 journeys on the bus or at the Estación Intermodal. Please check their website for actual prices. Their information hotline is (+34) 971 17 77 77.





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