

Moving to Jersey: What you need to know

KPMG in the Crown Dependencies

Making the move

Deciding to relocate is without doubt a massive decision and tax is just one factor to play a part in choosing your next destination. Most of the families we work with are not driven by fiscal matters but by other factors such as standard of living, education, political stability, culture, safety and how these all combine with the tax system to provide an outstanding quality of life.

Jersey is part of the “Crown Dependencies” and is a self-governing jurisdiction with a fascinating history, superb restaurants and thriving business community. The outdoor lifestyle and incredible beauty of the Island contribute to a fantastic standard of living.

Jersey’s proximity to the UK and France, but independent fiscal policy and island lifestyle, mean that many families have chosen the Island as their ideal new home, and many others continue to weigh-up the merits of doing so today.

Some of the most valued factors contributing to making Jersey an incredible place to live are highlighted below:

Travel

No long commutes, allowing for more productive time in one’s day.

Social

A welcoming community with an abundance of active groups, including sport and the arts.

Safety

Virtually no crime.

Location and Connectivity

Easy connectivity to the UK, with daily flights (including a direct link to Heathrow) and ferry crossings. Flights are also available to various destinations across Europe.

Tax Neutrality/Low Taxes

There are no wealth taxes, capital gains taxes nor inheritance/estate taxes. A standard 0% company income tax rate and 20% personal income tax rate, together with an attractive tax regime for newly arriving High Value Residents.

Jersey offers an internationally compliant personal and business tax regime; supported by Double Tax Agreements with the UK and various other jurisdictions.

Internationally Compliant

The Island has adopted the highest international standards around information exchange and transparency.

Professional Services

As a well established International Finance Centre, the Island has a long history of managing and protecting private wealth – combining a trusted legal system, appropriate regulatory framework and network of professional services firms to deliver the services that high value families require.



Jersey tax summary

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Tax Residency

Individuals are treated as resident in Jersey for income tax purposes if they:

- Move to the Island with the intention to remain indefinitely;
- Spend at least 183 days in the Island during a tax year;
- Have a place of abode in the Island and spend at least one night in that place of abode during the tax year; or
- Average more than 90 days in the Island per year over a four year period, with the individual becoming resident and ordinarily resident from the start of the fifth year.

Individuals who intend to reside in Jersey for longer periods are generally viewed as “ordinarily resident” in Jersey for tax purposes. Such individuals are liable to Jersey income tax on their worldwide income as it arises, but in the year of arrival they are generally not liable to Jersey income tax on any non-Jersey source income received before they move to the Island.

High Value Resident (HVR) Regime

High Net Worth Individuals wishing to move to Jersey may do so under the HVR regime. The regime allows the individual to move to Jersey as an “Entitled” person, which gives them the right to live and work in Jersey.

HVR individuals are required to contribute £250,000 of income tax per annum; but are able to access a preferential income tax regime under which they will be liable to income tax at the rate of 1% on any income exceeding £1,250,000 (income arising from Jersey property is always subject to tax at the rate of 20%).

To be eligible to apply under the HVR regime an individual must be able to demonstrate:

- The ability to make an annual income tax contribution of at least £250,000 – this equates to the ability to demonstrate a recurring annual income of at least £1,250,000 per annum ($£1,250,000 \times 20\% = £250,000$)
- Personal net wealth of more than £10m (excluding the individual's current principal place of residence)
- Commit to purchasing a home in Jersey with a minimum price of £3.5m for houses and £1.75m for apartments

Licensed Status

An individual who is not an “Entitled” person may live and work in Jersey if they are a “Licenced” person.

A License may be granted to an individual who is an “essential employee” of a Jersey based business; where a suitable candidate cannot be recruited from the local workforce.

An individual can be an “essential employee” of their own business; provided that business has an establishment in Island.

Social Security and Long Term Care (LTC) Contributions

Social security contributions in Jersey are split into two classes are payable on an individuals earnings, up to retirement age, (figures below are for 2025):

- Class 1 – employed persons – 6.5% employers and 6% employees up to £5,800 of earnings per month. Above this employer pays 2.5% up to £26,442 of earnings per month.
- Class 2 – self-employed and non-employed – 12.5% up to £5,800 of earnings per month and above this pays 2.5% up to £26,442 of earnings per month.

Individuals are also liable to make LTC contributions at 1.5% of their total income, such income being capped at £317,304 per annum (for 2025).

Other taxes

Jersey does not levy tax on capital transactions and does not apply estate/inheritance or wealth taxes.

Jersey operates a broadly based 5% Goods and Services Tax (GST) comparable to UK VAT.



Other Factors – Moving to Jersey

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Jersey	
Healthcare	Jersey has a reciprocal health agreement with the UK, but is not part of the NHS. Jersey has an independent public healthcare system funded by the Government of Jersey. Qualifying residents are not charged for hospital admissions and most prescriptions, and GP visits are subsidised. There is the option to “go private” if desired and it is possible to obtain health insurance that covers medical treatment for Jersey residents.
Immigration	British passport holders and those who have been granted “indefinite leave to remain in the UK” can move to Jersey with no immigration applications. For those without the above status, obtaining a visa is more complex following Brexit and consultation with an immigration lawyer is advisable.
Housing	Four categories of persons exist under the Island’s housing law: • Entitled – ordinarily resident in Jersey for a continuous period of at least 10 years, or a HVR • Licensed – essential employee of a business with an establishment in Jersey • Entitled for Work – someone who has been ordinarily resident in Jersey for a continuous period of 5 years, or is married, in a civil partnership or in an “enduring relationship” with someone who is Entitled, Licensed or Entitled for Work. An enduring relationship means one which is similar to a marriage or civil partnership and has existed, without breaking down, for a period of at least two years. • Registered – someone who does not qualify under the other categories noted above.
Education	Excellent public and private schooling up to aged 18.

Proximity to the UK

Whilst you may wish to spend all your time on Jersey once it becomes home, it is likely that spending time in the UK will also be a consideration.

Whilst the Island is increasingly adding to its direct flight network, the UK acts as a gateway to the international community and as a place many Islanders enjoy visiting for business and leisure. Jersey, in particular, benefits from a direct flight connection to Heathrow, which opens up travel to the rest of the world.

Often ensuring that you don’t become resident in the UK is fundamental for tax purposes; it is important to monitor your presence in the UK and taking formal advice about your specific circumstances is strongly advised.

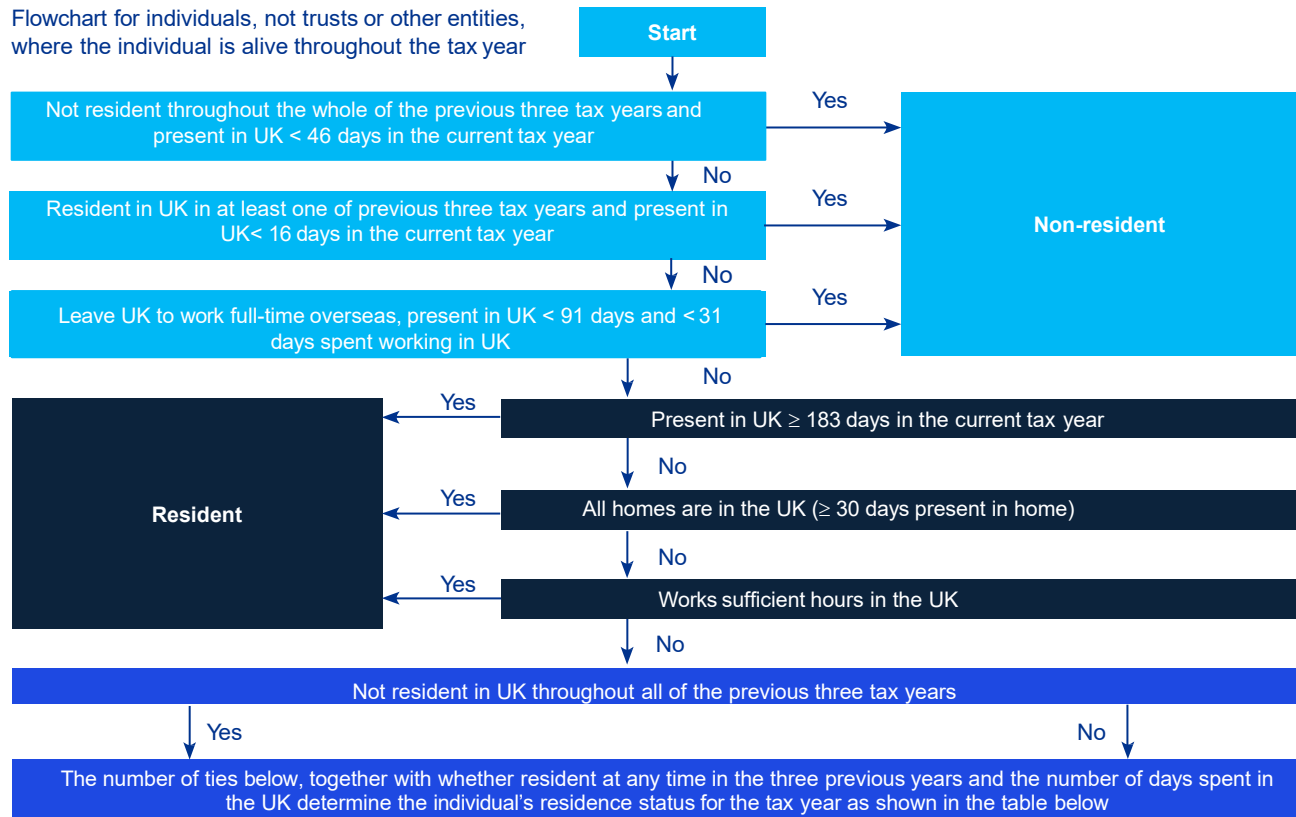
The UK tax authorities determine an individual’s UK tax residence status by applying the rules as set out in the UK Statutory Residence Test. The flowchart on the following page is intended to summarise how these rules apply, however the legislation comprises over 60 pages of rules and definitions and as such, formal advice should be sought to ensure that you fully understand your UK tax position. It should also be noted that the Island has a comprehensive Double Tax Agreement with the UK.



Statutory Residence Test Flowchart

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Flowchart for individuals, not trusts or other entities, where the individual is alive throughout the tax year



Inbound	
UK Resident Family	
Substantive UK Employment ≥ 40 UK days in tax year	
Accessible UK Accommodation stayed in ≥ 1 night	
Present ≥ 91 days in either of previous two tax years	
Total ties	

Outbound	
UK Resident Family	
Substantive UK Employment ≥ 40 UK days in tax year	
Accessible UK Accommodation stayed in ≥ 1 night	
Present ≥ 91 days in either of previous two tax years	
Present in UK ≥ any other single country	
Total ties	

Number of days in the UK in a tax year	When non resident throughout the three prior tax years				When resident at any time in the three prior tax years				
	1 or No UK ties	2 UK ties	3 UK ties	4+ UK ties	No UK ties	1 UK tie	2 UK ties	3 UK ties	4+ UK ties
Fewer than 16 days	NR	NR	NR	NR	NR	NR	NR	NR	NR
16 to 45 days	NR	NR	NR	NR	NR	NR	NR	NR	R
46 to 90 days	NR	NR	NR	R	NR	NR	NR	R	R
91 to 120 days	NR	NR	R	R	NR	NR	R	R	R
121 to 182 days	NR	R	R	R	NR	R	R	R	R
183 days plus	R	R	R	R	R	R	R	R	R

This flowchart is intended to summarise how the Statutory Residence Test determines residence status in the UK. However the legislation comprises over 60 pages of rules and definitions. HMRC have also issued a further 92 pages of guidance. Accordingly the information contained herein is of a general nature, and is not intended to address the circumstances of any particular individual. Although we endeavour to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.



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