



# Private client immigration support

**KPMG Immigration services**

**November 2019**



# Contents

	<b>Page</b>
<b>Tier 1 (Investor) visa</b>	<b>5</b>
<b>Start-up visa</b>	<b>7</b>
<b>Innovator visa</b>	<b>9</b>
<b>Tier 1 (Entrepreneur) extensions</b>	<b>11</b>
<b>The immigration journey</b>	<b>13</b>
<b>Our fees</b>	<b>15</b>
<b>Scope and timelines</b>	<b>17</b>
<b>Our team</b>	<b>18</b>
<b>Other KPMG services</b>	<b>20</b>



# About KPMG

## Introduction to our team

KPMG offers immigration advice as part of the legal services team. Our team, regulated by the Solicitors Regulation Authority (SRA No: 615423), has extensive experience in advising businesses and individuals on all aspects of immigration law and compliance.

We have a mix of solicitors and accredited immigration advisors with experience of all types of UK immigration practice, from sponsor compliance for large corporates to working visas for individuals.

Our diverse expertise means we would be able to assist investors and entrepreneurs from a UK and global immigration standpoint.

Most importantly, we care. Our team members are outcome-oriented individuals, aiming to provide an outstanding personalised service with rapid response times.

### Experience we bring to private clients

Our immigration team is experienced in working on all immigration issues that affect high net worth individuals such as:

- Tier 1 (Investor) visas
- Tier 1 (Entrepreneur) visas
- Advice regarding visa-compliant investment options in the UK
- Immigration assistance for your business
- Applications for family members
- Advising on ongoing compliance with visa requirements
- Applications for personal staff

### Our promise

- We will handle your case with a bespoke approach
- We will advise you honestly on the strengths and weaknesses of the application
- We will advise on the relevant requirements and procedures
- We will assist you with the preparation of the application, collate the supporting documents and draft representations to submit to UK Visas and Immigration (UKVI) on your behalf
- We will keep you informed on the progress and outcome of the case

Our team members are outcome-oriented individuals, aiming to provide an outstanding personalised service with rapid response times



# Tier 1 (Investor) visa

The Tier 1 (Investor) visa allows high net worth individuals from outside the European Economic Area to obtain visas for themselves and their family members to live and work in the UK

## Key requirements

- The investor is at least 18 years old;
- Is investing a minimum of £2 million (or equivalent in foreign currency) of their own money in the UK; and
- Has opened a personal bank account in the UK.

## Eligibility requirements

The £2 million must be held in the UK or overseas. If the funds are held overseas they must be readily transferable to the UK. If they are already in the UK, they cannot have been invested more than 12 months before applying for the visa. The funds must be held in one or more regulated financial institutions and be freely disposable in the UK.

If the funds have not been held for two consecutive years before the date of the application, the investor must provide evidence of the source of funds.

Once the application has been granted, the £2 million must be invested in shares or loans in UK trading companies. The funds cannot be invested in property.

The investment must generally be made within three months of the application being granted or the investor entering the UK.

Specific types of investment are prohibited, such as those undertaken through an offshore company or trust, those invested in companies mainly engaged in property investment/management/development or leveraged investment funds.

## Documentation requirements

Tier 1 (Investor) visa applicants must provide overseas criminal record certificates for any countries in which they have resided continuously or cumulatively for 12 months or more, in the 10 years prior to the application.

## Length of visa

A Tier 1 (Investor) visa obtained from overseas is initially valid for three years and four months. If obtained in the UK it is valid for three years. However there are only a few visa categories that allow applicants to switch into the Tier 1 (Investor) category from within the UK.

At the end of the initial period, evidence of the investment having been made and maintained is required in order to extend for a further period of two years.

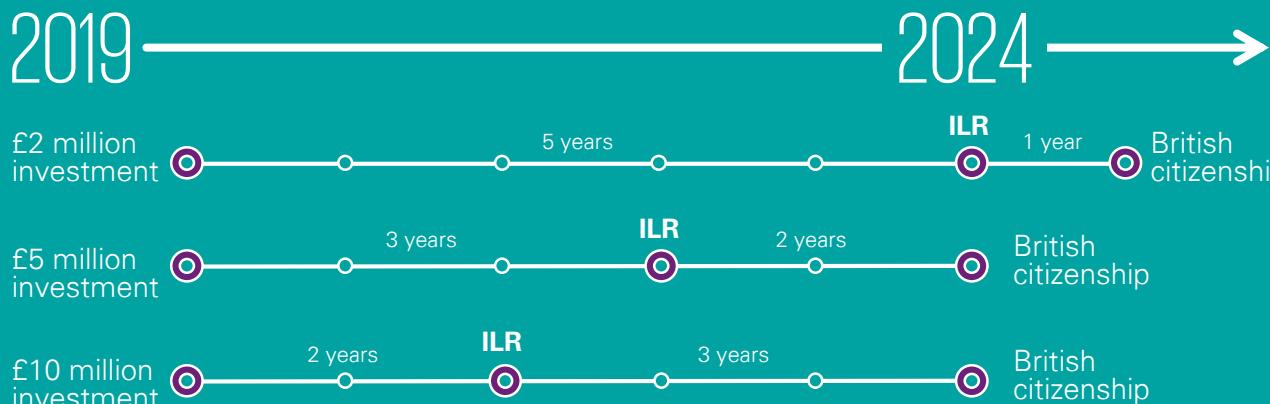
## Personal strategy

Tier 1 visas give the flexibility to individuals who aim to:

- Travel to and from the UK with relative ease;
- Obtain permanent residency known as Indefinite Leave to Remain (ILR) in the UK;
- Obtain UK citizenship.

A Tier 1 (Investor) visa can lead to ILR in the UK:

- If £2 million is invested, ILR can be obtained after five years and subsequently UK citizenship after one year of holding ILR.
- If £5 million is invested, ILR can be obtained after three years and subsequently UK citizenship after two years of holding ILR.
- If £10 million is invested, ILR can be obtained after two years and subsequently UK citizenship after three years of holding ILR.



# Start-up visa

The Start-up visa is for new but high potential entrepreneurs starting a new business in the UK for the first time

## Key requirements

- The applicant must have an innovative, viable and scalable business idea;
- The application must be supported by an authorised endorsing body, which is either a UK higher education institution, Government department or a business organisation with a history of supporting UK entrepreneurs;
- The applicant must provide an endorsement letter issued by the authorised endorsing body;
- The applicant does not need to be the sole founder of the business and may be a member of an entrepreneurial team; and
- The applicant should spend the majority of their working time in the UK on developing business ventures.

## Eligibility requirements

- The applicant must be at least 18 years old and must meet specific English language requirements.
- They must satisfy maintenance requirements, both for themselves and any accompanying family members.

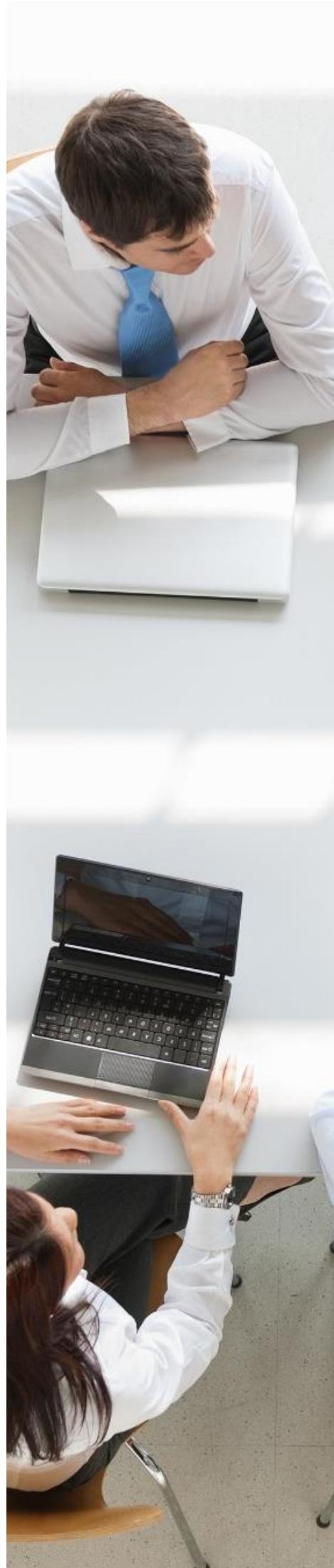
There are very limited circumstances under which an applicant can switch into this visa from inside the UK.

## Documentation requirements

The evidential requirements for start-up visa applications are very specific. Satisfying each of the requirements above involves providing specific documentation from specific sources containing specific information, including the endorsement letter.

## Length of visa

The visa will be issued for a period of two years initially. The applicant will not be able to apply for settlement or extension under this category. However, the applicant can switch into the Innovator category in order to apply for settlement (see page 9). The applicant can bring their family members to the UK.





# Innovator visa

The Innovator category is for experienced businesspeople seeking to establish a business in the UK

## Key requirements

- The applicant must have an innovative, viable and scalable business idea;
- The application must be supported by an authorised endorsing body, which is either a UK higher education institution, Government department or a business organisation with a history of supporting UK entrepreneurs;
- The applicant must provide an endorsement letter issued by the authorised endorsing body;
- The applicant will need a minimum of £50,000 funding available to invest in their UK business;
- The applicant should only work on developing their business venture; and
- The applicant can form a team with other Innovator applicants with the condition that each team member should have at least £50,000 to invest.

## Eligibility requirements

- The applicant must be at least 18 years old and must meet specific English language requirements.
- Specific evidence of the investment in the form of letters, declarations or bank documents is also required.
- They must satisfy maintenance requirements, both for themselves and any accompanying family members.
- There are very limited circumstances under which an applicant can switch into this visa from inside the UK.



2019

Initial application

5 years



## Documentation requirements

The evidential requirements for Innovator applications are very specific. Satisfying each of the requirements above involves providing specific documentation from specific sources containing specific information, including the endorsement letter.

## Length of visa

The visa will be issued for a period of three years initially.

The applicant can extend their visa for another three years and there is no limit on the number of times this visa can be extended. The visa can be extended in the UK, or from abroad.

## Personal strategy

The Innovator visa gives the flexibility to individuals who aim to:

- Travel to and from the UK with relative ease;
- Obtain permanent residency known as Indefinite Leave to Remain (ILR) in the UK;
- Obtain UK citizenship.

An Innovator visa can lead to ILR in the UK:

- After five years in the visa category and subsequently UK citizenship after one year of holding ILR.
- Very specific requirements regarding the success and growth of the business will have to be satisfied and evidenced in order to obtain ILR.

2024

ILR

1 year

British citizenship

# Tier 1 (Entrepreneur) extension visa

This visa category is now closed and is only open to entrepreneurs who have already been granted leave under this category on or before 29 March 2019. Extension under this category will close on 5 April 2023 and settlement applications will close on 5 April 2025

## Key requirements

- The required amount of funding must have been invested either in the form of share capital, a director's loan or direct cash investment into one or more UK registered businesses;
- The applicant must have registered with HMRC as self-employed, or with Companies House as director/partner of a UK entity they invested in within six months of entering the UK;
- The business must have created at least two full time jobs for settled workers which must have existed for at least 12 months.

## Personal strategy

Tier 1 visas gives the flexibility to individuals who aim to:

- Travel to and from the UK with relative ease;
- Obtain permanent residency known as Indefinite Leave to Remain (ILR) in the UK;
- Obtain UK citizenship.

A Tier 1 (Entrepreneur) individual can:

- Apply for ILR after five years and subsequently apply for UK citizenship after one year; or
- Apply for ILR after three years if 10 new full time jobs for resident workers during the initial three year period were created, and apply for UK citizenship after two years; or
- Apply for ILR after three years if the business achieved a turnover of £5 million during the initial three year period, and apply for UK citizenship after two years

## Documentation requirements

- The evidential requirements for Tier 1 (Entrepreneur) extension applications are very specific. Satisfying each of the requirements above involves providing specific documentation from specific sources containing specific information, including in relation to the job creation and that the applicant obtained the necessary business registrations within the initial six month period.

## Length of visa

- A Tier 1 (Entrepreneur) extension visa will be issued for two years. Care should be taken that the extension application deadline of 5 April 2023 is met in good time.

2019

Initial application

5 years

Initial application

3 years

ILR

2 years



2024

ILR

1 year

British  
citizenship

British  
citizenship

# The immigration journey



## Consultation and written advice

- We can arrange an initial meeting to gather information and advise on options.
- We can provide written assessment of UK immigration options, costs and timescales.
- We can provide detailed advice on the supporting documents and full guidance on the Home Office's potential to ask for more information or request for you to attend an interview.

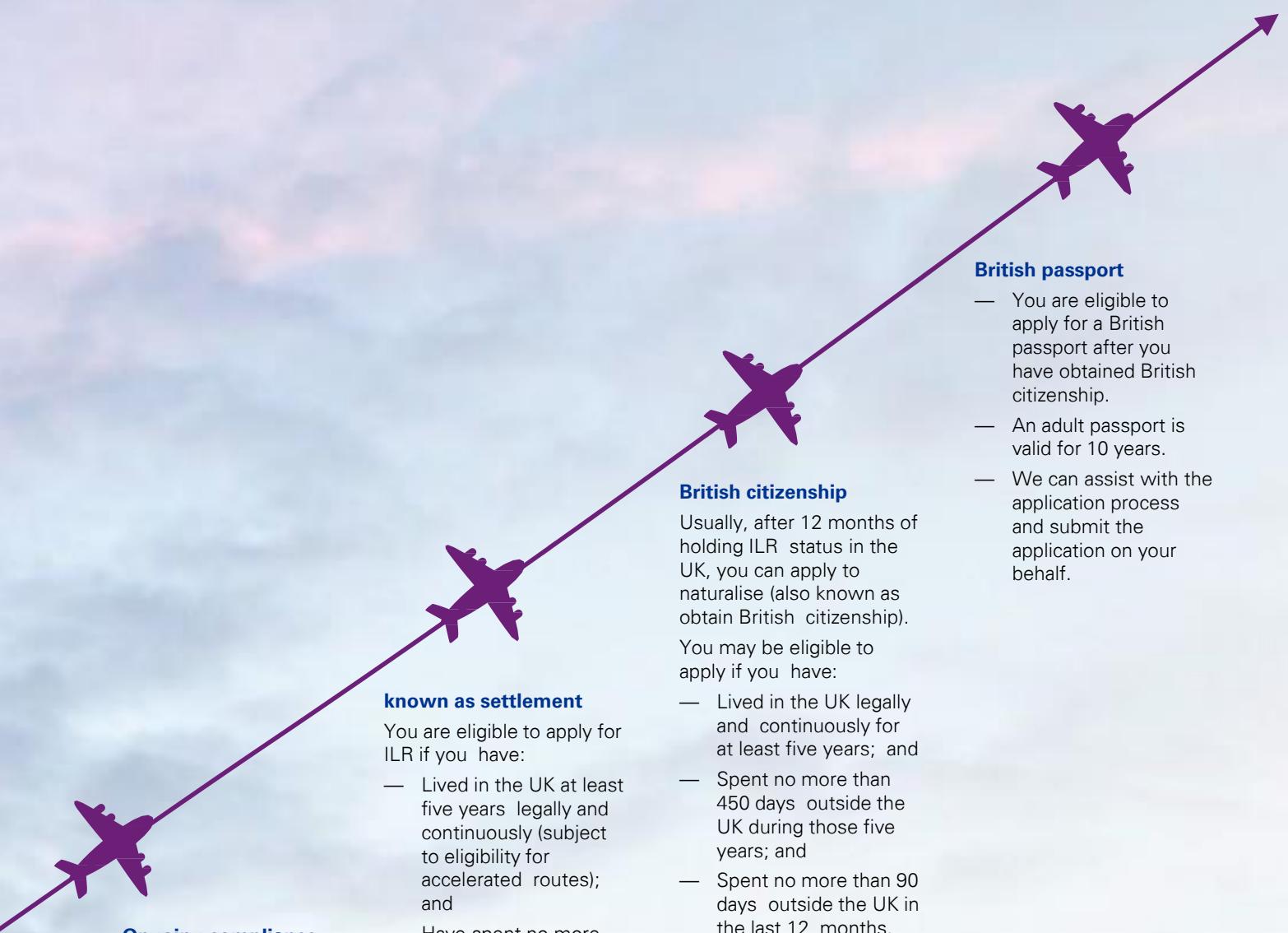
## Application process

- We can provide template letters for financial institutions to complete and liaise directly with third parties (if required).
- We can review all supporting documents and advise on changes to improve prospects of success.
- We can purchase additional services for the application process, e.g. priority service.
- We can arrange for you to be accompanied to your visa appointment (subject to availability).
- We can prepare the application forms and provide a soft/hard copy of the application pack including a tailored KPMG cover letter.
- We can work with other teams at KPMG to prepare additional evidence relating to corporate structures, business plans or tax records if required.

## Entering the UK

- We can provide detailed instructions on the restrictions, requirements and next action steps once the visa is issued.
- If your application is approved, you will be issued with a 30-day entry clearance vignette and UKVI decision letter.
- Once you have arrived in the UK and the border officer has stamped your 30-day vignette, you will be able to collect your biometric residence permit (BRP)
- – similar to an ID card), from a nominated post office within 10 working days.
- We can provide you with detailed instructions throughout the process.





# Our fees

Category	Professional Service Fee	Professional Service Fee + VAT
Tier 1 Investor entry clearance application	£14,000	£16,800
Tier 1 Investor extension application	£12,000	£14,400
Tier 1 Investor - Assessment of funds/Source of funds	Hourly rates	Hourly rates + 20%
Start-up visa	£7,500	£9,000
Innovator visa	£8,000	£9,600
Tier 1 Entrepreneur extension application	£7,500	£9,000
Tier 1 Dependant application (applying at the same time)	£1,000	£1,200
Tier 1 Dependant application (applying separately)	£2,500	£3,000
Tier 1 bi-annual compliance check	£1,500 per check	£1,800 per check
Spouse or child of a British National/Settled Person entry clearance application	£2,500	£3,000
Spouse or child of a British National/Settled Person extension application	£2,000	£2,400
UK Ancestry visa entry clearance application	£2,500	£3,000
UK Ancestry visa extension application	£2,000	£2,400

## Hourly rates



### Notes:

- a) Fees exclude government fees which are subject to change on short notice. Current fees can be found at <https://www.gov.uk/visa-fees>.
- b) Fees exclude disbursements. Disbursements include any costs incurred in the delivery of the above mentioned services but exclude government fees. Disbursements include, but are not limited to, postage costs, courier costs, translation services and legalisations. Fee approval will be sought for any individual disbursements in excess of £50. Disbursements are applicable on a case-by-case basis. VAT may apply depending on the type of disbursement.
- c) Fees quoted above are applicable to standard applications and a higher fee may apply where a case is deemed to be complex in nature. Where a higher fee is applicable due to the complexity of the case, fee confirmation will be obtained on discovery of the complexity.



# Scope and timelines

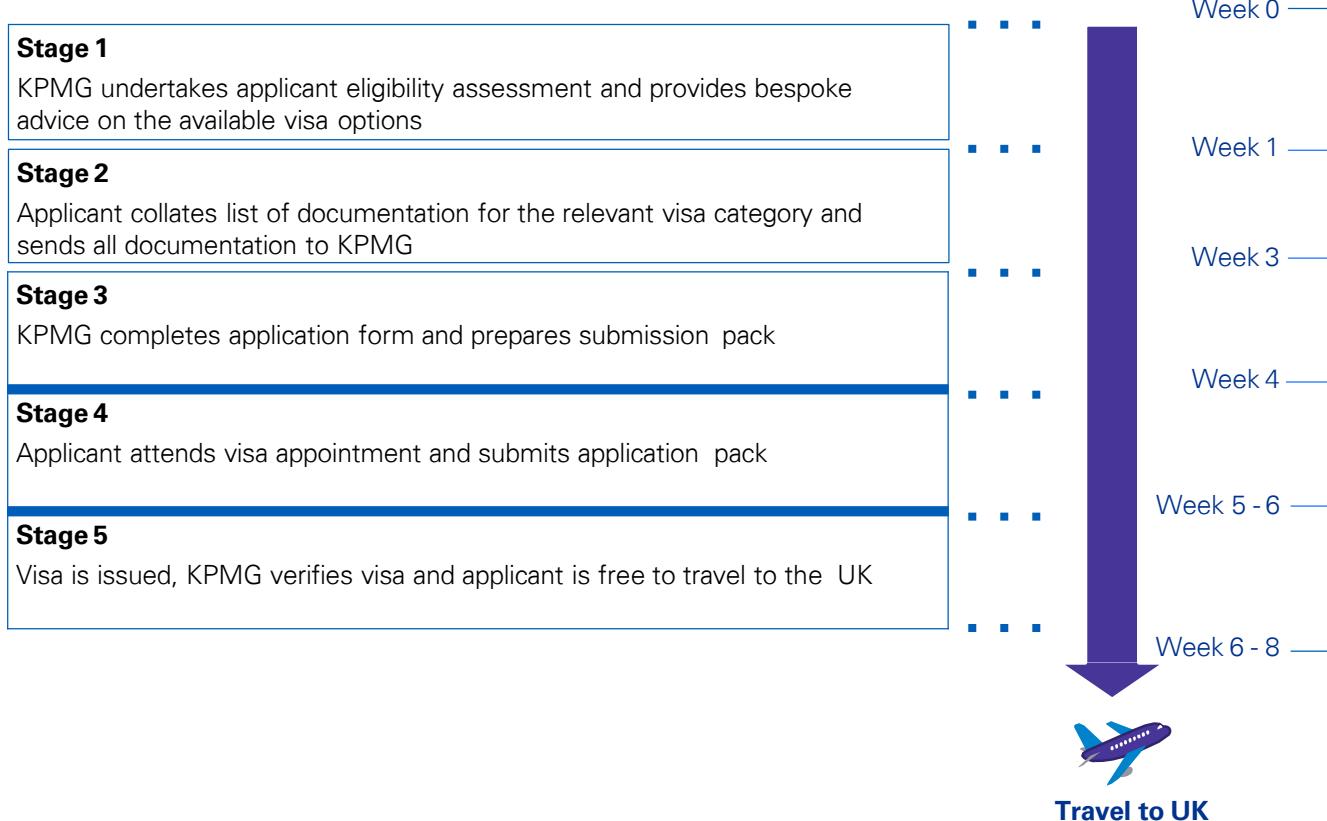
## What we will do for you

Our experienced immigration team will:

- Carry out a full personal eligibility assessment for you and any dependant(s).
- Provide bespoke advice on the available visa category/categories pursuant to the assessment.
- Provide a personalised list of documentation you will be required to submit as part of your submission pack.
- Complete the relevant application form(s).
- Undertake a full detailed review of your application form and supporting documentation.
- Book an appropriate biometric appointment taking into account any pre-arranged travel.
- Finalise and submit your application pack.
- Verify that your visa vignette and/or Biometric Residence Permit has been correctly issued.

## Process overview

## Process overview



### Notes:

- a) Timelines are subject to availability of the required documentation for Stages 1 and 2 of the process. Documentation that is not readily available may need to be obtained before moving to Stage 3.
- b) Timelines may also vary depending on application type and circumstances specific to the case in question.
- c) KPMG has no control over UK government processing times, therefore the time between Stages 4 and 5 can increase significantly without notice.





# Our team

**Our KPMG Immigration Services team, regulated by the Solicitors Regulation Authority, has extensive experience in advising businesses and individuals on all aspects of immigration law and compliance. Our team consist of fully qualified solicitors and immigration advisors with experience in all types of UK immigration, from sponsor compliance for large corporates to working visas for individuals.**

**We have principally four members of the team who may work on your matter. Regardless of who works on your matter, they will be supervised by Punam Birly, Partner and National Head of Employment & Immigration at KPMG in the UK.**



**Punam Birly**

Solicitor, Partner,  
National Head of Employment & Immigration  
KPMG in the UK  
E: [punam.birly@kpmg.co.uk](mailto:punam.birly@kpmg.co.uk)

Punam leads KPMG Legal Services (Employment & Immigration) in the UK, which advises on immigration and employment compliance and planning. She represents KPMG on the firm's immigration positions in respect of current and future changes such as Brexit and is the liaison with the UK immigration authorities.

Punam has extensive experience of serving global clients on immigration and tax/social security compliance matters, and is a lead partner on global expatriate tax, social security and immigration programs. She also heads up KPMG's Global Employment Companies Practice and is an international social security specialist. She is a Solicitor of the Senior Courts of England & Wales and was admitted to the roll in 1994. Punam supervises the KPMG Immigration Team, including all private client work.



**David Brannan**

Solicitor, Director,  
Legal Services - Immigration  
E: [david.brannan@kpmg.co.uk](mailto:david.brannan@kpmg.co.uk)

David Brannan is an experienced immigration lawyer. He helps clients obtain all types of Tier 1 visa and has dealt with applications from many different countries. Having lived overseas and practised commercial law, David provides clients with sensitivity to their corporate and cultural understanding. In addition he works closely with the KPMG Tax teams to provide multifunctional support.

David is a Solicitor of the Senior Courts of England & Wales and was admitted to the roll in 2011. David has the following degrees: BA Economics and Social Science (Politics) from the University of Manchester, Graduate Diploma in Law, Legal Practice Course and LLB from the College (now University) of Law.



### Denise Osterwald

Solicitor, Senior Manager,  
Legal Services – Immigration  
E: [denise.osterwald@kpmg.co.uk](mailto:denise.osterwald@kpmg.co.uk)

Denise has extensive experience in UK immigration law and global practice management. Being an expatriate herself she has a unique perspective on immigration issues faced by clients.

Denise advises high net worth individuals and their families on the most appropriate UK immigration route relative to their circumstances, and prepares their UK visa applications from UK entry clearance to obtaining a British passport. In order to provide multifunctional support to clients she also collaborates with KPMG's Private and Corporate Tax colleagues, and the Company Secretarial team.

Denise also advises a diverse international corporate client base in relation to their immigration strategy, global mobility policies and compliance matters.

She is a Solicitor of the Senior Courts of England & Wales and was admitted to the roll in 2012. Before embarking on her legal career Denise worked in industry for nearly a decade. Denise has the following degrees: BA (Hons) Multi-Media Journalism from Bournemouth University, MA International Relations & Political Theory from the University of Westminster and an MBA from the University of Southampton. She obtained her Graduate Diploma in Law from Bournemouth University and completed her Legal Practice Course at BPP (now BPP Law School).



### Joey Chung

Manager,  
Legal Services – Immigration  
E: [joey.chung@kpmg.co.uk](mailto:joey.chung@kpmg.co.uk)

Joey is an immigration advisor with over seven years of immigration experience working with boutique firms through to multinational corporations. Joey has a significant private client background having worked with high-net-worth individuals at two top private client law firms in London.

Joey has accumulated extensive business immigration experience working across industries which include manufacturing, oil and gas, hospitality, and the pharmaceutical industry. He specialises in UK inbound immigration and global immigration coordination.

He holds a Graduate Diploma in Law from the University of Law, a BSc in Economics with Law from the University of Wales, Aberystwyth, and a LLM in Law and Economics awarded jointly by the Erasmus University Rotterdam, University of Hamburg, University of Bologna, and the University of Aix-en-Marseille III.



# How else can KPMG help?

In addition to the services provided by our immigration team, KPMG can also assist and advise you in the following areas:

## Personal tax

There are many things to consider when moving to a new country, and tax issues are one of them.

If you are considering moving to the UK either permanently or for short term visits, we can help you understand how the UK tax system operates, your UK reporting obligations and the impact on you personally. We have extensive experience of advising international taxpayers on complex tax compliance and structuring matters.

Our private clients come in all shapes and sizes ranging from wealthy individuals, high earning executives, entrepreneurs, equity partners, family business owners, overseas nationals, trustees and executors to family offices.

KPMG firms offer a coordinated international approach to taxation and wealth advice.

## UK inward investment

KPMG's corporate tax, people services and corporate law teams are experienced in helping people do business in the UK. The Government has taken steps to make the UK tax system much more competitive.

This has led to many companies who previously migrated from the UK returning, as well as new businesses establishing either their European or worldwide base here.

However, setting up in the UK also requires registrations and compliance such as payroll, value added tax and insurance. Our teams are experienced in guiding businesses through these processes to help ensure setting up is as smooth a process as possible.

It is important that tax advice is sought before becoming a British citizen, to ensure that you fully understand your tax position.

## Company secretarial services

KPMG's dedicated team provides assistance with a full range of corporate secretarial services for both UK registered entities and global subsidiaries.

We provide a core annual service to manage routine legal compliance requirements, including assistance with year end formalities, maintenance of statutory registers and routine director and officer changes.

We can also support on a range of ad hoc projects, such as incorporations.

Our approach is practical and straightforward. There will be a single point of contact for these services through a dedicated Project Manager to maintain consistency throughout the process, and typically agreed fixed fees to offer peace of mind.



**kpmg.com/uk**



KPMG LLP is [multi-disciplinary](#) practice authorised and regulated by the Solicitors Regulation Authority. SRA ID: 615423... For full details of our professional regulation please refer to 'Regulatory Information' at [www.kpmg.com/uk](http://www.kpmg.com/uk)

This proposal is made by KPMG LLP, a UK limited liability partnership and a member firm of the KPMG network of independent firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity. The proposals set out in this document do not constitute an offer capable of acceptance. They are in all respects subject to satisfactory completion of KPMG's procedures to evaluate prospective clients and engagements, including independence and conflict checking procedures, and the negotiation, agreement, and signing of a specific engagement letter or contract. KPMG International provides no client services. No KPMG member firm has any authority to obligate or bind KPMG International or any other member firm vis-à-vis third parties, nor does KPMG International have any such authority to obligate or bind any member firm.

© 2019 KPMG LLP, a UK limited liability partnership and a member firm of the KPMG network of independent member firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity. All rights reserved..

Designed by CREATE | CRT122165A