The Ultimate Guide to Living and Working as a Doctor in Ireland

We have compiled this guide for doctors and their families who are considering Ireland as a destination for the next stage of their medical careers.



Job Availability

Ireland has long been recognised as an attractive destination for International Medical Graduates given its well-developed healthcare system, English language and proximity to the Western flank of the European Union. The good news is that the Irish healthcare system is currently recruiting doctors from all over the world to take up posts across Ireland.

Hospital jobs

The public system, or Health Service Executive (HSE), operates in rotations commencing January and July each year. It is a very fluid system with hospital doctors typically moving every 6 - 12 months providing an excellent experience in a number of different hospital locations. The highest demand for hospital doctors (SHO / Registrar level) is in the areas of Emergency Medicine, Medical specialities and Anaesthetics. Other specialities with regular job openings include Orthopaedics, General Surgery, Paediatrics, Obstetrics and Psychiatry. At the Consultant / Specialist level the areas of Emergency Medicine, Psychiatry and Radiology are in great demand. Specialist IMC registration is required for Consultant posts.

GP Jobs

We cater for both short term locums and long term salary contracts with private practices across Ireland. Both Monday - Friday 9am - 5pm and out of hours services. Rural and urban locations. 3-4 hour sessions, typically seeing 3 / 4 patients per hour. Solo and group practices are available. The majority of practices will have a practice nurse and administrative staff on hand to provide assistance.

To ensure you are kept informed of all the latest job options that match your experience and training, create your own free profile **HERE.**

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Irish Medical Council

Any Doctor working in Ireland must hold current registration with the Irish Medical Council. Most employers will only consider you for interviews and job offers once you have achieved this so it is normally the very first step in your journey.

Website and contact details:

Website: www.medicalcouncil.ie

Contact: +353 1 498 3100

All up to date information can be reviewed at https://www.medicalcouncil.ie/registration-applications/

1. General Registration is for Senior House Officers and Registrar Level Doctors.

The first step we need to take is to ask ourselves am I eligible?
Eligibility for general registration basically means you don't have to sit any extra exams and you get your registration within a few months (approx.)





Eligibility Criteria For General Registration:

I.EU Educated with EU internship Drs - automatically eligible

II.Outside of the EU – see here which countries are eligible https://www.medicalcouncil.ie/registration-applications/first-time-applicants/registration-rules-and-exemptions.html

III.Also eligible are those that have one of these higher certifications

If you do not meet one of the criteria above, you may have to do extra exams which include PRES exams or Membership exams.

Now that we've established eligibility, let's take a look at the steps involved in getting general registration.

1A

General Registration for EU Drs (registration takes about 3-4 months)

As an EU Dr who did their medical degree and internship in the EU, the approximate steps for you to get registration are as follows:

- Set up an account on the IMC website for the general registration
- Collect the required documents (translated and notarised)
- Send to the IMC Office for review
- They will email you once documents are received and will give you an approximate time for when documents are to be reviewed
- Once they review your documents, they will inform you
- If all documents are as requested and in order, you should receive your registration number

1B

General Registration for Non EU Drs (Registration takes 6+ months)

As a NON-EU qualified Doctor who did their medical degree and internship outside the EU, the steps above still apply, however, there is an extra step included.

Approximate steps for you to get registration are as follows: I.Background Check By external Agency (EPIC) II.Steps Below:

- Set up an account on the IMC website for the general registration
- Collect the required documents (translated and notarised)
- They will email you once documents are received and will give you an approximate time for when documents are to be reviewed
- Once they review your documents, they will inform you
- If all documents are as requested and in order, you should receive your registration number

As part of the registration, you may also be requested to do an English Language (Academic IELTS or OET)

It is IMPORTANT to note that even if you are exempt from IELTS or OET with the Irish Medical Council, the HSE can insist that Non Consultant Hospitals have this English language certificate.

FEES for General Registration:

- Application Fee: €410
- Registration Fee (full year): €560
- Half Year (January April): €280

2. Specialist Registration is required for Consultant (specialist) jobs

In order to be eligible for specialist registration, you need to have completed a specialist training programme in an eligible country (sometimes also called residency training). This is usually a practical (minimum 5 year) programme done in hospitals, where you are trained to become a specialist in your field and you may have exams at the end of the programmes with certain colleges can also make you eligible.

I.EU Specialty training programmes are usually eligible with the IMC

II.Full list of Higher Qualifications recognised for the purposes of exemption from the PRES can be found in Appendix I at https://www.medicalcouncil.ie/registration/guide-to-registration.pdf

Now that we've established eligibility, let's take a look at the steps involved in getting specialist registration.

EU Trained Specialist Registration Steps

- Set up an account on the IMC website and request an application pack for your speciality
- Collect the required documents (translated and notarised)
- Send to the IMC Office for review
- They will email you once documents are received and will give you an approximate time for when documents are to be reviewed
- Once they review your documents, they will inform you
- If all documents are as requested and in order, you should receive your registration number



NON - EU Trained (eligible Countries) Specialist Registration Steps

I.Background Check By external Agency (EPIC) II.Steps Below

- Set up an account on the IMC website and request an application pack for your speciality
- Collect the required documents (translated and notarised)
- They will email you once documents are received and will give you an approximate time for when documents are to be reviewed
- Once they review your documents, they will inform you
- If all documents are as requested and in order, you should receive your registration number



FEES for Specialist Registration:

EU Fees

- Application Fee: €640
- Registration Fee (full year): €560
- Half Year (January April): €305

NON-EU Fees

- Application Fee: €4037
- Registration Fee (full year): €560
- Half Year (January April): €305

English Language





or



Alongside getting IMC registered, another decision you have to make is whether you do the IELTS or the OET exam.

Depending on your qualifications, you may be exempt from English language exams at the IMC registration stage. Despite this, any non-Consultant doctor taking a post in the public healthcare system MUST hold a valid IELTS or OET certificate before taking up their job.

Confused? Let's make things a bit simpler for you.

There are two exam options which you can choose from, <u>IELTS</u> (<u>International English Language Testing System</u>) or <u>OET (Occupational English Test)</u>. Both of these tests will assess the below areas and you will be marked on a grading system.

- Reading
- Listening
- Writing
- Speaking

IELTS - A current Academic IELTS Certificate (dated within the last two years) with an overall band score of 7.0 and a minimum score of 6.5 in each module is the score accepted.

OET – You will need to achieve a minimum of grade B or a point score of 350.

So what's the difference?

There are 2 versions of the IELTS, 'General Training' and 'Academic'. The 'Academic' version is required for medical professionals wanting to practice in the Republic of Ireland. The content is however not medicine-specific and in practice covers a range of topics.

When we compare to the OET, there are 12 different versions that have been designed for different medical professionals. The reading and listening exams are for all professions and the writing and speaking exams are profession-specific.

What this essentially means is that the OET would test your ability to communicate medical scenarios and relay specific medical information during a consultation or writing up a medical letter.

Which one should you do?

Well, neither exam is easier than the other, both IELTS and OET show that you have an advanced level of English. You may find that the OET might be easier to understand due to it being more healthcare orientated. It may be easier though for you to find a centre that delivers IELTS close to where you live right now.



Curriculum Vitae

Your CV or Resume is your personal sales document and the first chance you have to make a positive impression on a potential new employer.

It takes the person recruiting about 6 seconds on average to decide if they are shortlisting you. Didn't know that? Yep! It's true. Many studies have shown that a recruiter or the person shortlisting your CV would typically decide within 6 seconds if they will continue to or pull up the next candidate's CV.

We've compiled some of the key points you need to think about when putting together your medical CV. It is important that you can include something for as many of these buckets as possible, keeping it relevant and concise.





Career History

- Start with your most current position and then list all previous positions.
- For each post include the full name of the institution, grade and speciality.
- Provide clear dates for all positions and note any gaps in employment with reason.
- For each position you should list your duties and clinical skills and, if relevant, the types of patients treated

Education & qualifications

- Include details of all Postgraduate qualifications and Medical degrees (include institution details and dates)
- Any previous degrees
- Details of any membership exams and professional linguistic assessment board tests

Personal details

- Name and abbreviated qualifications, postal address, contact number, and email address.
- Nationality (for visa and work permit purposes)
- Medical Council registration number



Clinical cases

Details any more complex cases which you may have been led or been part of.

Licenses

List all licenses you hold, registration numbers and dates.

Courses and conferences attended

It is important that you show your continuous commitment to personal development. Detail here any of the courses and conferences that you have attended including title, provider and dates.



Research

Details of any research projects which tie in with your area of speciality are important to note here.

Clinical audits

Provide details of any clinical audits that you have participated in as this is a key to maintaining the medical council registration.

Presentations and publications

List the dates you presented or published. Title, topics, location and or journal name.

Teaching experience

Highlight here if you have had any teaching experiences, e.g. mentoring students or Junior Doctors.

Personal interests

It is always interesting to show what activities you participate in outside of work. Provide details of hobbies and interests here.

References

Provide at least two if not three referees, including details of your current employer.

There are so many ways in which you can design your CV but we would always recommend keeping it simple, well structured and concise. Complicated images, fonts and tables can be problematic for a hospital or agency recruiter to transfer to their own in-house databases so it's in your interest to make their job easier by submitting a simply formatted document.

Interviews

How to Prepare for Your Medical Interview

Preparation is key to success and key steps you should take include:

- Review the Person Specification on the job description (if available) in-depth and detail all of the key competencies, personality skills and clinical skills required
- Carry out research into the recruiting hospital, practice or clinic. What is its reputation? How did it perform against its targets? What are the issues it is facing?
- Review your CV and application form and be aware of your skills, your achievements, your strengths and your weaknesses
- Be prepared for a Structured Panel Interview as this is now commonly used in the Healthcare Sector
- Create a list of the most likely questions including typical clinical scenario questions. Then, prepare some clear, concise, relevant examples from your current or recent practice that you can use to illustrate your answers to these common questions
- **Practice your answers** in advance by taking part in a mock interview with a friend or colleague

Your MatchMedics recruiter will spend time with you before each and every interview arranged by us making sure that you are **totally prepared for the interview** – this is a huge benefit of using MatchMedics and is offered, like all of our services to candidate doctors, completely free of charge.



Sample Interview Questions for Medical Interviews

Most SHO and Registrar grade interviews will focus primarily on your experience contained in your CV. For Consultant and GP level interviews, in addition to your clinical skills, the interviewers will possibly ask more competency-based questions.

Test yourself with these Medical Interview questions. Take a moment to reflect and see how you would answer:

- Interview Question 1: 'Describe for us a time when you used your leadership skills to resolve a difficult patient situation.'
- Interview Question 2: 'Describe a recent patient interaction which shows your ability to create trust and what steps would you take to develop an effective relationship with your patient.'
- Interview Question 3: 'Tell me about a time when your communication skills played a key role in achieving a successful outcome. What was involved and what part did you play?'
- Interview Question 4: 'Describe a time when you felt frustrated during an interaction with a patient. How did you deal with this emotion both during the interaction and afterwards?'
- Interview Question 5: 'How would you go about ensuring that you improve the quality of the care you give to your patients?'
- Interview Question 6: 'Can you please detail a time when a new and different approach to your patient proved beneficial. What did you do and what was the outcome?'
- Interview Question 7: 'Describe a time when you felt you gave optimum
 care to your patient, what did you do that made the experience so good for
 your patient'
- Interview Question 8: 'Now tell us about a time when you did not provide the level of care you wanted, perhaps a time when you made a mistake or would have handled a situation differently.'
- Interview Question 9: 'Describe a recent patient interaction which shows your ability to create trust
- and what steps would you take to develop an effective relationship with your patient.
- Interview Question 10: 'Describe a situation when you were able to empathise with a patient or their families and which resulted in an enhanced level of care for the patient.'

Take-aways

- Be succinct and concise, and pause before answering, rather than launching into a rambling and incoherent response.
- Prepare responses of no more than two minutes to common questions. If you wish to say more ask the interviewer if he or she would like you to expand further.
- Structure your answers so that they are easy to follow.
- Use your personal experiences and examples.
- Do not be too modest. The interviewers need to know why they should appoint you over equally good shortlisted candidates.
- When answering, provide a headline statement to allow the interviewers to understand where you are heading.
- For competency questions use the situation, task, action, and result (STAR) formula to provide a structured and coherent answer.



Some people think video/telephone interviews are easier and tend to pay less attention to the preparation actually required to ace the interview. Let's be honest, you probably do prefer video/telephone interviews as you don't have a panel of interviewers sitting in front of you, right?

As easy as they may seem, it is still very important to cast the right impression from the minute you answer the call.

Below are our top tips to make sure you succeed:

- 1. Make sure that your profile photo for Skype/Zoom creates the right impression, keep it professional as well as your user name.
- 2. Always make sure you are in a quiet setting if it is a video call make sure the background is clear and the lighting is good (best to give this a test run with a friend).
- 3. Avoid having any distractions near you
- 4. Have your CV in front of you but please don't read it word for word.
- 5. Ensure that you answer the call in a bright and cheerful way thanking them for calling you remember your tone of voice says a lot.
- 6. If this is a video call ensure that you have the device placed in the right position so that you can be seen clearly by the interviewer/s.
- 7. Again, if it is a video call you need to look the part dress smart as if you were attending an interview and make eye contact.

Remember, employers usually use video/telephone interviews to choose candidates they want to proceed to the next stage so make the most of this opportunity.

Salaries

Hospital Doctors

All doctors working in public hospitals in Ireland are paid according to a national pay scale no matter what the location of the hospital. See the table below for current HSE salary scales in Euro – these are gross amounts before tax.

1	2	3	4	5	6	7

SENIOR HOUSE OFFICER	46,058	48,344	51,772	54,028	58,567	60,822	63,023
REGISTRAR	58,567	60,822	63,023	64,642	66,801	68,968	

CONSULTANTS

		1	2	3	4	5	6	7	8	9
	Туре А	147,685	151,792	160,394	165,094	172,144	178,020	185,070	191,532	201,561
	Туре В	139,414	144,376	151,228	152,256	156,907	161,569	166,269	173,319	180,369
	Туре С	122,145	125,723	129,962	132,916	135,870	139,414	144,140	149,457	153,420

In addition to these base salaries, you will be paid allowances for any hours worked above 39 hours per week, on-calls and weekend shifts on top.

Have a look at this tax calculator for an estimated after-tax amount.



General Practitioners

GP/Family medicine doctors in private practice will earn based on a 'sessional rate'. Since GPs will work 2 sessions per day (10 sessions per week), then doctors can expect to earn €8,000 - €14,000 per session per year. This equates to an annual salary before tax of €80,000 to €140,000 per year if the doctor works the full 10 sessions per week. The salary offered reflects GP experience and if the doctor is on the IMC general or specialist register. Most practices are very flexible and many doctors will choose to work 8 or 9 sessions per week. The salary is therefore pro-rated to reflect this reduction in sessions. Other benefits that may be included in the package:

- Medical indemnity insurance can be included or a contribution made towards paying this.
- Annual membership fee of the Irish Medical Council (IMC)
- Annual membership fee of the Irish College of General Practitioners (ICGP)
- Paid holidays will be 20 30 days per year. If the doctor works less than the full 10 sessions, then paid holidays may be reduced, pro-rated.

Some GP practices, depending on geographical location may have an out of hours rota that the doctor may be obligated to participate in. This can equate to 1 – 3 shifts per month. A shift can be 5-6 hours (for example 6pm – 11pm). The payment for this can go directly to the practice and you may not receive additional income. In some areas, the doctor receives payment for participating. In other areas, this service is outsourced and you will not need to participate.

Out of hours GPs: Some geographical locations require full-time GPs to cover out of hours services. These out of hours shifts cover the times that the daytime practices are closed. This is all evenings, weekends, nights and bank holidays. An example of salary in this aspect of General Practice is €115,000 per year before tax for covering 38 hours per week. Doctors covering out of hours services need to pay their own medical indemnity insurance. Extra shifts are available should the doctor wish to work more to earn more.



Pre Employment Documents

Initial job offers are always conditional upon satisfactory references, police background checks and occupational health clearance. These documents and others in the pre-employment stage are managed by the Compliance team at MatchMedics.

The documentation that you will be asked to provide at this stage includes:

- Contact details for three clinical referees. Including their name, job title, hospital, email and contact number
- Garda vetting form (Irish police clearance)
- Local police clearance from your country of residence
- IMC Certificate
- IELTS/OET certificate
- Child first certificate https://www.tusla.ie/children-first-e-learning-programme/
- Copy of Passport
- Additional passport style Photo (Image must be 240 DPI Minimum 413x531 pixels, 300 DPI maximum 448x590 pixels, saved in jpeg format) if an Employment permit is required
- Medical Degree certificate
- BLS/ALS (Dated within 2 years) only for certain specialities
- Immunisation records

Employment Permits

Employment or Work Permits are issued by the Department of Enterprise, Trade and Employment – generally speaking, Ireland makes it very easy for any medical practitioner with a job offer to obtain an Employment Permit if required. The employer arranges and pays for the Employment Permit.

Public hospitals now offer a 2-year multi-site Employment Permit allowing doctors to change hospitals within the first 2 years without the need for a new Permit. After 2 years of working in the public hospital system on an Employment Permit, doctors can then apply for Stamp 4 status which allows them to work in any job without the need for a Permit indefinitely.

Private healthcare employers and General Practices normally offer a 2-year Critical Skills Employment Permit. On completion of this, doctors can then apply for Stamp 4 status as above.

MatchMedics always advises doctors to consult the official Department website for up to date regulations and advice on Employment Permits. Employment Permit FAQs

<u>General Employment Permit Checklist</u> <u>Critical Skills Employment Permit Checklist</u>



18



Accomodation

Finding a suitable place to live once you arrive in Ireland is one of the most important first steps to getting settled. Initially, you should consider staying in short term accommodation for a month or two to give yourself time to settle into your new job and to familiarise yourself with the local area. Then, once you find the area that you would prefer to live in, start searching for a suitable property.

STEP 1

How Much Rent Can You Afford?

Deposit: You will need to pay a deposit upfront – usually the equivalent of one month's rent, but maybe two.

Rent: The rent is usually paid on a monthly basis and you will also be required to pay your first month's rent upfront. So make sure you have enough cash available.

Utilities: It is typically the tenant's responsibility to pay for <u>utilities</u>, so ensure that you include this when working out your budget and deciding how much you can afford to pay in rent. Those living in flats may pay a fixed amount for some of the utilities each month, but in others, you may have to arrange and pay for them yourself.

19

Typical utilities you can expect to pay in Ireland:

- Electricity or gas or both
- Waste
- Annual TV licence (an Irish Government requirement if you have a TV)
- Parking (if you plan to purchase a car)
- Contents insurance (optional) your personal effects won't be covered under your standard rental agreement.
- Internet and phone (optional)
- Subscription pay TV (optional)
- Mobile phone (optional)



STEP 2

What Do You Want from Your Rented Accommodation?

You should make a list of the 'must haves' that you want from your property like e.g. a bath, a dishwasher etc.... We all have different needs, but I've developed a <u>Property Checklist</u> to get you started. I've also put together a list of <u>what to expect from a rental property in Ireland.</u>

STEP 3

Where Is Your Preferred Area?

The only way to find your favourite (and affordable) area/s is to go and visit them and have a good walk or cycle around. What sort of bars and restaurants are available? Are there parks, gyms and supermarkets nearby? Make your own list of the type of places that you would like to live close to.

Once you have found your area/s of preference, make sure that you also visit it in the evening to see how safe they feel. Talk to the locals and find out what the area is like to live in.

STEP 4

Prepare Your Paperwork

In order to apply for a rental property, there are a number of documents that you will need to provide. Prepare your paperwork in advance and have it with you when you view properties so that you can immediately lodge your application as soon you find your favourite property. You will need copies of the following:

- Identification such as your driver's licence, PPSN, identity card or passport.
- Previous rental references your MatchMedics recruiter will be able to provide you with a reference if desired.
- Work reference from your current employee
- Evidence of your current employment and income

Tips

 If you are looking for accommodation in a high demand area, then carry these documents around with you to every viewing so that you can immediately lodge your application and beat the competition!

STEP 5

Property Searching

Properties are usually rented out by a property manager or the owner. To view a property, follow the instructions as directed in the advert. Some agents give you an individual viewing time, so make sure that you are there on time.

Once you have viewed a few properties, you will start to get a feel for the type of properties available and what you can expect for your budget.

The best way to begin your search for a rental property is to use the following websites:

Short Term Rental Accommodation in Ireland

There are a number of websites that will help you to find a short term lease property. Here is a few of them:

- Daft.ie
- Rent.ie
- Gumtree.ie
- AirBnB.ie
- Myhome.ie

Long Term Rental Accommodation in Ireland

- Daft.ie
- Rent.ie
- Property.ie
- Myhome.ie
- Gumtree.ie
- Rentola.ie

Shared Rental Accommodation in Ireland

If you have a small budget, then have you considered sharing a room? There are a number of sites that will help you find shared accommodation:

- Gumtree.ie
- Roomster.com
- <u>roomigo.io</u>
- <u>Facebook</u> just search for the town or city you intend to rent in.

Tips

- If you have pets, be aware that not all landlords will permit them.
- Leasing agents are typically punctual, so make a good impression by attending the property viewing at the agreed time.
- When viewing properties, discuss with the property manager what you are looking for as they may have other suitable properties available. Ask them to contact you when they have other suitable properties come onto the market.
- In University areas, rental properties can be difficult to find in August and September because this is the start of the University year and lots of students will be looking for accommodation.



STEP 6

What to Do When You've Found a Place You Like

If you are looking in an area with limited vacancies, once you have found a property that you like, you need to be quick. Whilst you are at the viewing, you need to clearly state your intentions of wanting to rent the property. Give them your prepared documents (see above) and make arrangements to pay the deposit (make sure you get a receipt for this). Typically you would pay your deposit in cash.

Unfortunately in areas of high demand, if the property is reasonably nice it often gets snapped up during the first viewing so you will need to be decisive. Rental selection typically works on a "first in first-served" basis. This means that the first suitable person to lodge their application for the property will be the one that gets it.

If you have pets that will be living with you, make sure that the landlord has agreed to it and have it specified in the lease before signing it.



Tips

How Long Should I Sign the Rental Lease For?

You also need to decide how long you want to lease the property for. Most landlords require you to be contracted for a minimum stay. This can be anywhere from one month to one year. If you do not know how long you are staying, consider negotiating a short minimum stay so that you are not tied into a contract for too long in case your circumstances change. Sometimes relocations don't go to plan and it's best that you consider this before signing up for a long lease, otherwise, breaking your lease could end in you losing your deposit.

If you are planning on buying your own home, consider renting for at least six months to give you time to establish your preferred areas and also a chance to suss out the property market.

Rental Scams

There are a lot of online rental property scams and they often target those moving from overseas. After supposed satisfactory emails, tenants are asked to send money to the 'landlord'. But when the tenants attempt to make contact with the 'landlord' or collect keys to the property, the 'landlord' is not contactable and the potential tenant has been defrauded. This scamming doesn't just happen online, there are also scammers that will show you an apartment, take your cash upfront and then never be seen or heard from again.

If booking short term accommodation online, carefully check the reviews posted by previous guests. Also, be wary of communication in broken English and anyone asking for money upfront. You should also check that the person actually works for a legitimate rental agency, and is not just pretending to be from one.

Immigration Information



Stamp 1 Visa

http://www.inis.gov.ie/en/INIS/Pages/registration-work-permit

Bringing family with you

http://www.inis.gov.ie/en/INIS/Pages/check-irish-visa

When you arrive in Ireland

At the Airport border control, an immigration officer will place a landing stamp on your passport.

The landing stamp gives you permission to stay here up to the date indicated (typically 90 days).

You must visit a registration office before the date on the landing stamp expires to:

- Extend your permission to stay (ie longer than 90 days), and
- Be registered by immigration

If you don't get permission/register in time, you may have to leave the country.



Where to register

If you live in Dublin City or County

You must go to <u>Burgh Quay Registration Office</u> in Dublin City centre. Before you visit, you **must** book an appointment online. Do not go to Burgh Quay without an appointment. You will not be allowed to register.

Book a registration appointment online

Book your appointment up to 10 weeks in advance. You may also book before you travel to Ireland if you know for certain when you will arrive here.

If you live outside Dublin City or county

You must go to the registration office nearest to where you live. Registration offices are located at Garda Síochána (police) stations around the country.

See a list of regional registration offices

You may need an appointment to visit a regional registration office. Contact your local office before you visit to check opening days and times.

When you register

Prepare the documents you need

You must bring the following when you go to register:

- Your passport
- Your original Employment Permit

If any of these are missing, you cannot be given permission to stay and won't be registered.

Cost & payment

You must pay a fee of €300 per person to register. You can pay by:

- Bank giro: A giro is a pre-printed form and can be collected from any registration office
- Credit/debit card: These can be used at Burgh Quay Registration
 Office and some others

Contact your local office to confirm <u>payment options before you</u> <u>arrive.</u>

Visit your registration office

At the registration office, an immigration officer will examine your documents and decide whether to extend your immigration permission and register you. Read more about what happens at a registration office.

If approved, the immigration officer will:

Place a new_permission stamp in your passport

Issue you with an Irish Residence Permit (IRP), after you pay the fee

The process for issuing stamps and IRPs is different if you register in Dublin or outside Dublin.

Other Stamps that allow doctors to work in Ireland without Sponsorship are Stamp 1G (Spouse of a Critical Skills Employment Permit holder or 2 years multi-site General Employment Permit holder), Stamp 1G (Graduate visa valid for 2 years), Stamp 4.



Bank Accounts

Choosing a Bank in Ireland

Banks in Ireland offer a range of services such as bank accounts, credit cards, loans, mortgages, investments, and insurances. The two most common types of bank accounts are current accounts and savings accounts. Most people in Ireland get their wages paid into their current account and use a bank card linked to this account to pay for everyday items such as groceries. In addition to a current account, people typically have a savings account which has a higher interest rate. They transfer some of their income into this savings account each month to create personal savings. These savings could be used for special purchases such as a car or holiday. These two accounts can be at the same bank or different banks.

When choosing a bank, it is important to shop around to get the best deal. To avoid paying high fees, look for banks that offer free services if you meet conditions such as, having a minimum amount in your account and/or depositing a minimum monthly amount into your account (this one is usually achievable if you are getting your salary paid into the account). Be careful to read the fine print, as some deals may only be temporary e.g. they might offer an 'introductory rate' which applies for the first few months after opening the account, but then may revert to higher fees after this period.

Banks usually provide a combined ATM and debit card with your current account. ATMs are prevalent in Ireland, but it pays to check whether your new bank has plenty of accessible ones in the area that you live in. Banks also provide internet/online, telephone and mobile phone banking services, however, the quality of this service can vary between banks.

🟦 Irish Banks

- Bank of Ireland
- Allied Irish Banks (AIB)
- Ulster Bank
- KBC
- Educational Building Society (EBS)
- Permanent TSB (PTSB)

Irish Bank Opening Hours

Banks are open weekdays 9.30am or 10am and close at 4pm or 4.30pm. Most banks have one evening per week where they open until 5pm e.g. in Dublin this is usually on Thursdays.

Most banks open their main branches in town and city areas on Saturdays for reduced hours 10am to 1pm.



Opening a Bank Account Before Arriving in Ireland

Previously it was near impossible to open a bank account in Ireland prior to arriving. However, a few years ago it was made a bit easier by some banks. For example, the Bank of Ireland has a dedicated 'Coming to Ireland' page on thier website which hosts information for those moving to Ireland for the first time and for Irish citizens returning. They offer Skype or Facetime meetings and can assist you to open a bank account prior to your arrival in Ireland and transfer funds to your new account.

Opening a Bank Account in Ireland

If you haven't opened a bank account prior to your move to Ireland, then ensure you have other ways of accessing money whilst waiting for your account to be opened, as it can take up to a week to receive your bank debit card.

What You Will Need to Open a Bank Account in Ireland

- 1. Personal details: An address and Irish mobile phone number.
- 2. Photo identification: Such as a passport or a full Irish driver's licence – they may also accept a full UK driver's licence.
- 3. Evidence of your Irish residential address: Two forms of nonphotographic identification. They need to be documents that have your name and residential address on them and they need to be dated within the last 6 months. Accepted forms are:
- Bank statement or credit card statement (if you are new to Ireland, then this will only work if your bank from your home country has been sending these to your home address in Ireland).
- Utility bill e.g. electricity, internet, water.
- Current household/contents insurance, health insurance or motor insurance certificate
- They may also accept your rental agreement as one form of evidence.
- 4. PPS Number: This is not essential when opening an account but they may ask you for it if you are working and paying your salary into the account.



One of the main difficulties you will face upon arriving in Ireland, is producing suitable evidence of your Irish residential address to meet the banks rather strict requirements. Here are some tips on how to overcome this problem:

- Ask your employer to provide an employment confirmation letter with your current Irish address on their company letterhead.
- If you are planning to get health insurance, then sign up as soon as arrive
 (you could even do this before you arrive if you already have an Irish address
 that can receive your mail). They will send you a new membership letter
 which can then be used as evidence of your address.

Credit Cards

A credit card is not essential to living in Ireland. In fact, when you first arrive it can be difficult to get one since you won't have a credit rating in Ireland. As I mentioned above, when you open a current account in Ireland you typically receive a combined ATM and debit card. This debit card can be used for purchases such as groceries, online purchases, flights, and event tickets.

However, you typically need a credit card <u>when renting a vehicle</u> because of the hold they place on it, but it doesn't need to be an Irish credit card. If you need a credit card, then consider keeping your current credit card until you have secured a credit card in Ireland. You should also consider the cost of having a credit card such as bank fees and the annual Government duty charges as outlined below.

Transferring Funds in and out of Ireland

Money Transfers Within the Republic of Ireland

When you open your bank account you will be given a National Sort Code (NSC, but typically referred to as the 'sort code'). This 6 digit code identifies both the bank and the branch where the account is held. If you are transferring money within the Republic of Ireland (e.g. paying your rent), you will be asked to provide your sort code alongside your bank account number. This number is also usually printed on your bank statements.

Money Transfers Outside of the Republic of Ireland, but Within the Single European Payments Area (SEPA)

SEPA countries include all countries that are members of the EU:
Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland,
France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg,
Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain,
Sweden, United Kingdom. It also includes Norway, Iceland, Liechtenstein,
Monaco and Switzerland.

If you want to carry out money transfers then you need an account with SEPA capabilities. This is a European Union initiative to simplify the process of bank transfers using the euro.

You will also need to use the bank's Business Identifier Code (BIC). This is the address assigned to a bank in order to accurately send automated payments to the bank concerned. It uniquely identifies the name and country (and sometimes the branch) of the bank involved. BICs are often called SWIFT (Society for Worldwide Interbank Financial Telecommunication) Codes and can be either 8 or 11 characters long. SWIFT provides a network that enables financial institutions worldwide to send and receive information about financial transactions in a secure, standardised and reliable environment.

The other number that you will need is an IBAN (International Bank Account Number), which is used internationally to uniquely identify the sort code and account number of a customer at a financial institution. Your BIC and IBAN numbers should be given to you by the bank when you open your account. You can also find this information on your bank statement.

The <u>Banking and Payments Federation Ireland website</u> also provides a BIC & IBAN conversion tool which will convert any domestic sort code and account number to its equivalent BIC & IBAN.

International Money Transfers outside of the Single European Payments Area (SEPA)

The easiest, safest and cheapest way to carry out international money transfers to or from countries outside of the SEPA is via:

- International money exchange companies
- At a bank
- At any An Post office branch

Typically, the more that you transfer, the better the rate you will get. Be sure to shop around to get the best rate and look out for companies that may have hidden fees. If you are transferring large amounts of money, then many international money exchange companies waive the fees which can save you a lot of money.

Digital-only banks

The two digital banking providers that have the most customers in Ireland are N26 and Revolut. You can see a review here.

Personal Public Service Number (PPSN)

What Is an Irish PPS Number?

A Personal Public Service Number (PPSN) number is a unique number that government bodies use to identify you. You will need to give this number to your employer as soon as possible so that they can advise the Revenue Commissioners about your tax deductions. You may also need it when setting up a bank account or accessing public services.

When you are allocated your PPSN, you will be issued a Public Services Card. On the front of the card will be your name, photograph and signature, along with the card expiry date. The back of the card holds your PPS number and a card number. It also holds a magnetic stripe to enable social welfare payments such as pensions to be collected at post offices.

The PPS number will also give you access to Irish services such as:

- Social welfare
- Free Travel Pass
- Public health services
- Child immunisation
- Housing grants
- Driver licences

When can I apply for a PPS Number?

You cannot apply for a PPS number before you arrive in Ireland. You must be living in Ireland in order to apply but you can create an online account and begin the process prior to arrival.

As well as evidence of an address, you will also need to show that you have a requirement for one, otherwise, it won't be issued. For example, you will only be issued with a PPS number if you are about to commence employment. Looking for employment is not considered a requirement. Be aware that an employer requiring a PPS number as part of the application process is in breach of the legislation.

How Do I apply for a PPS Number?

Applying in Person

You need to go to your <u>local Department of Social Protection</u> and complete an application form. Be prepared to line up! It can get pretty busy at these offices.

If you are not Irish, you will need to provide the following documents:

- Non EU/EEA your current passport
- EU/EEA current passport or national identity card
- Proof of address, such as a household bill with your name on it. Proof of address can be difficult to provide if you have only just arrived in Ireland and are immediately commencing employment. In this case, your employer may apply on your behalf.

Applying Online

If you are living in Ireland and are at least 18 years of age, you can <u>apply online for a PPS number using MyWelfare.ie.</u> However, in order to apply online, you will need a basic MyGovID account, but you can create one on <u>MyGovID</u>.

When you apply online, you need to upload:

- A copy of your photo identity document (passport, driving licence, ID card etc.) If you do not have valid documents, you should provide whatever ID documents that you do have.
- Evidence of why you need a PPS number
- Proof of your address

Schools



Schools in Ireland are largely free and funded centrally by the government. Fee paying schools at both Primary and Secondary level do exist but are a small minority of school places overall. Just like the other aspects of moving country, we would always suggest starting this process early on. Many schools across Ireland are pretty familiar with families moving into the area, even in small towns and villages.

Although it is most common for children to commence primary school at age four or five, education is compulsory for all children in Ireland from the ages of six to 16 or until students have completed three years of second level education including one sitting of the Junior Certificate examination.

English is the primary medium of instruction at all levels. The exception to this is the specialised Irish speaking schools, Gaelscoileanna, where Irish is the working language. A student attending a school that receives public money must be taught the Irish language. However, certain students may get an exemption from learning Irish, e.g. students with a learning difficulty or those who have spent a significant period of time overseas.

The standard of education in Ireland is one of the highest in the world and every town and city will have school options for your children at all ages – again, final decisions can really only be made after you arrive in Ireland and have a job and accommodation confirmed.

You can see an overview at:

https://www.education.ie/en/The-Education-System/ http://www.citizensinformation.ie/en/education/the_irish_education_system/overview_of_the_irish_education_system.html



Driving in Ireland

You can exchange a driving licence issued by an <u>EU member state</u> or an EEA member state (Norway, Liechtenstein and Iceland) for an Irish driving licence.

You can also exchange a driving licence issued by certain recognised states for an Irish driving licence. See 'Recognised states below'.

If your driving licence was issued by a country that is not recognised for driving licence exchange, you cannot exchange your licence for an Irish licence. You will need to go through the full driver licensing procedure starting with the <u>driver theory test</u>. However, when you have your learner permit, you will only need to take 6 essential driver training (EDT) lessons instead of the usual 12 lessons.

Recognised states

You can exchange your licence if it was issued by an EU or EEA country. If you wish to exchange your EU or EEA licence, you must do so within 10 years of its expiry date. You can also exchange a UK licence.

If it was issued by a country that is outside the EU or EEA, you can apply to exchange it for an Irish licence if your licence was issued by:

- Australia
- Canada (but not from all provinces see note below)
- Gibraltar
- Guernsey

- Jersey
- Japan
- Isle of Man
- South Africa
- Republic of Korea (South Korea)
- Switzerland
- New Zealand
- Taiwan
- UK

Note: You can exchange a Canadian licence that was issued by the following provinces:

- Alberta
- British Columbia
- Manitoba
- New Brunswick
- Newfoundland
- Ontario
- Saskatchewan

Not all categories of the licence can be exchanged in every case. You can read more about the <u>specific exchange rules</u> governing each country and territory listed above on the NDLS website.

You must exchange your licence within 1 year of its expiration date.

Licences that were previously exchanged

If your original licence was issued in a non-recognised country, and you exchanged it for a licence in a recognised country, you cannot exchange your licence for an Irish licence.



Driving on a foreign license in Ireland

If you have a driving licence issued by an EU or EEA member state you can drive in Ireland as long as your existing licence is valid. If you wish to exchange your driving licence for an equivalent Irish driving licence when it expires, you must do so within 10 years of your driving licence expiring.

UK licences

If you hold a UK driving licence, you can drive in Ireland if you live in the UK and are visiting Ireland. You are no longer able to drive on your UK licence if you live in Ireland. You can still exchange it for an Irish licence provided the licence is valid or is not expired for more than 1 year. You will continue to be licensed during the exchange process. The National Driver Licence Service will give you a receipt to confirm you are exchanging a licence. The NDLS has published a useful <u>FAQ document on Brexit and driving licences</u>.

Recognised states

If your licence was issued by one of the countries or territories listed in 'recognised states' above, you can drive in Ireland for up to 1 year when visiting, providing your licence is valid.

If you become a normally resident in Ireland, you should exchange your driving licence or begin the process of applying for an Irish driving licence. You are considered to be normally resident in Ireland if, because of personal and occupational ties, you usually live here for at least 185 days in each calendar year.

Other licenses

If your licence was issued in a country that is not in the EU, EEA or the list of recognised states, and you hold a national driving licence and an international driving permit from your own country, you may drive in Ireland for the duration of your temporary visit (up to 12 months).

If your stay in Ireland will be more than 12 months, you can apply for an Irish driving licence but you will need to go through the full driver licensing procedure. You can read what you need to do in our document on <u>Learning to drive in Ireland</u>.

You can only exchange a full driving licence. Foreign learner permits cannot be used to drive in Ireland or be exchanged for an Irish learner permit.

Rates

The fee for exchanging a foreign driving permit for an Irish driving licence is €55.

Any required eyesight tests or medical examinations are **not** free of charge.

How to exchange your licence

You can apply to exchange your licence online or in-person at a National Driving Licencing Service (NDLS) centre.

If your driving licence is lost or expired, you need a letter of entitlement from the licensing authority in the state that issued your licence. If this is in a language other than English, you have to provide a certified translation.

You may need to include a medical report with your application. The NDLS has information on when a medical report is needed.

Applying online

You can apply to exchange your licence online. You will need the following:

- A Public Services Card and verified MyGovID
- Your current licence
- Proof of your address if your address is different to the one you provided when you got your Public Services Card
- Proof that you are normally resident in Ireland if you are not an EU or EEA citizen
- A medical report form if required
- A completed <u>eyesight report</u> if <u>applying to exchange a</u> <u>licence issued by a recognised state</u>
- Application fee of €55 (unless you are 70 or over)
- Certificate of Professional Competence (CPC) for professional drivers

You will have to send your licence to the NDLS when you have completed the online form.

Applying in person

You can apply in person to one of the NDLS centres. You must make an appointment. You should bring the following with you to your appointment:

- Current or most recent driving licence
- Proof of your PPS number
- Photo ID
- Proof of your address
- Proof that you are normally resident in Ireland if you are not an EU or EEA citizen
- Medical report if required
- A completed eyesight report
- Certificate of Professional Competence (CPC) if needed
- Application fee of €55 (unless you are 70 or over)

Further information and contacts

The National Driver Licence Service provides <u>information for holders of foreign driving licences</u> on its website.



Pets

It is very common for Doctors to bring their pets when they relocate the whole family to Ireland. Moving live animals into the country is regulated by the Department of Agriculture, Food and the Marine and they have a very useful website covering all aspects of <u>Pet Travel</u>.

Private Health Insurance

All doctors working in Ireland will be classed as "ordinarily resident" and are entitled to access in-patient and out-patient services in publicly funded hospitals, that is, HSE hospitals and voluntary hospitals. There may be some charges for services e.g attending Emergency Dept or GP.

You may wish to take out additional private insurance. Assess your own needs with this useful guide to Private Health Insurance.

We hope this guide answers some of your initial questions about living and working in Ireland.

To set up a telephone call to discuss your own career plans, please contact us at info@matchmedics.com

Alternatively, <u>set up your online profile</u> to receive alerts when new jobs that match your skills become available.