**BREXIT questions from the Anglo-Swedish Society of Gothenburg and the British Club**

We posed some of the questions below to Mr Peter Ruskin, Deputy Head of Mission, British Embassy, at his Brexit briefing in Gothenburg on 4 February 2019.

People wanted to know how their lives will be affected in the "no deal" (hard Brexit) scenario, so that we know the worst that could happen, rather than just the most optimistic scenario of a negotiated withdrawal agreement being ratified in time for Brexit on 29 March 2019. The questions came from:

1. Dual citizens in Sweden and UK
2. UK citizens who have worked and are resident in Sweden.
3. UK citizens who have retired to Sweden (e.g. covered by NHS health care agreement).
4. Dual citizens resident in Sweden who have property/businesses in the UK
5. UK citizens resident in the UK who have property/businesses in Sweden

There wasn’t time for all the questions, but I have added links to further information where possible.

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# **Official sources of information from UK, Sweden and EU**

Note that you should verify the information in this document by checking the official sources at the links provided. Many issues are as yet undecided.

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**UK government**:

# How to prepare if the UK leaves the EU with no deal

<https://www.gov.uk/government/collections/how-to-prepare-if-the-uk-leaves-the-eu-with-no-deal>

**Swedish authorities**:

# Proposals to counter the most serious consequences of a no-deal Brexit for UK nationals in Sweden

<https://www.government.se/articles/2019/01/proposals-to-counter-the-most-serious-consequences-of-a-no-deal-brexit-for-uk-nationals-in-sweden/>

**European Commission** (dated Dec 2018):

Questions and Answers: the consequences of the UK leaving the EU without a ratified Withdrawal Agreement (no deal Brexit)

<https://ec.europa.eu/info/sites/info/files/contingency-qanda_en.pdf>

**Right of residence**

*Q: I have lived here for 50 years, I have British Citizenship and Swedish permanent uppehållstillstånd. Will I have to apply for a licence/visa although I have lived and worked in Sweden for many years?*

*Q: I'm very concerned that I'll be forced to leave Sweden, where I've lived for 30 years. When I rang Migrationsverket about a residence permit (uppehållstillstand) I was told that, as I'm still an EU citizen, it's too early to apply. What will happen to me if I don't have a permit on 30 March?*

A: Swedish law (Utlänningslagen) says you can apply any time for a residence permit (*uppehållstillstand)* if you want to.

**Migrationsverket** says (for EU citizens):

If you work, study or have sufficient means to support yourself, you automatically have right of residence in Sweden and therefore need not apply for a residence permit or contact the Swedish Migration Agency. If you are a family member of an EU citizen who has right of residence, you, too, have right of residence. After five years you can receive permanent right of residence.

<https://www.migrationsverket.se/English/Private-individuals/EU-citizens-and-long-term-residents/Residence-permit-for-EU-citizens.html>

# EU citizens and their family members who have lived in Sweden for five years

When you as an EU citizen or close relative of an EU citizen have had right of residence and lived in Sweden for five years, you are granted permanent right of residence.

If you want a certificate of your permanent right of residence you can apply for one. You fill out the form 175011 [Certification of permanent right of residence](https://www.migrationsverket.se/download/18.748d859516793fb65f9a4a/1548154571541/blpur_175011_en.pdf) and send it in or submit it at one of the Swedish Migration Agency's Permit Units. There is no fee.

<https://www.migrationsverket.se/English/Private-individuals/EU-citizens-and-long-term-residents/After-five-years-in-Sweden.html>

After a hard Brexit you are likely to need a residence permit, and you could try applying now while you are still an EU citizen.

Note that the **Swedish government** is currently discussing a proposal that would ensure UK nationals get 12 month’s grace for these permit requirements.From their website:

The proposals in the memorandum mean that UK nationals and their family members who lose their right to live and work in Sweden as a consequence of the UK’s withdrawal from the EU will be exempt from the requirements on residence and work permits. The exemption will be introduced in a time-limited ordinance and apply during a transition period of one year. **The proposal means that UK nationals and their family members may stay in Sweden during the transition period under similar conditions to today, giving them the possibility of adjusting to the new situation.**

<https://www.government.se/articles/2019/01/proposals-to-counter-the-most-serious-consequences-of-a-no-deal-brexit-for-uk-nationals-in-sweden/>

According to the article, if you apply for a **residence permit** they will take into account the years you have already lived in Sweden as an EU citizen.

**Brexit information in Swedish from Migrationsverket**:

<https://www.migrationsverket.se/Om-Migrationsverket/Aktuella-fragor/Brexit.html>

**Swedish residents employed by UK companies**

Q: *What will Brexit mean for UK Nationals who live and are tax resident in Sweden, but are UK employed, pay UK National Insurance and remain part of the UK social security system.  This is currently possible for up to five years with an ‘A1 form’ to confirm that they do not pay social taxes in Sweden. ​Do these reciprocal arrangements immediately become void in the event of a no deal?  Would they and their UK employer immediately become liable for Swedish social taxes?*

**Peter Ruskin’s comment:**

 Your right to work in Sweden will be protected,

 but the issue of National Insurance contributions is under discussion.

**Returning to the UK with a Swedish spouse & children**

Q: *How easy will it be for people like our family (Swedish husband, English wife, with children born here) to move back to the UK when we've been here 15 years?*

A: British citizens can always return to the UK. The Swedish spouse and children would probably need to apply for “[settled status](https://www.gov.uk/settled-status-eu-citizens-families/eligibility)” or dual citizenship. You can ask your question directly on the [British Embassy (Stockholm) Facebook page](https://www.facebook.com/Britishembassystockholm).

You might find something useful here ( immigration & family visas):

<https://www.gov.uk/browse/visas-immigration/family-visas>

**Dual residency**

Q: *I am resident in the UK and my wife is resident in Sweden. We have a house in each country. How will Brexit affect me?*

**Peter Ruskin’s comment:**

 Apply for long-term residency (permanent uppehållstillstånd). Having a Swedish

 spouse entitles you to Swedish residency, independently of Brexit.

**Swedish citizenship**

Q: *As a long-term resident of Sweden, would I be required to apply for Swedish citizenship in order to stay? If not, would I then need to apply for a Swedish residence permit?*

A: Swedish citizenship should still be optional but you will probably have to apply for a residence permit after Brexit. (See under **Right of residence**.)

Alternatively, you could apply for **Swedish citizenship** instead of just a residence permit. You won't lose your British citizenship (you will get dual nationality). It will no doubt take longer and you have to send your actual passport, not just a photocopy, but you can request it back immediately. (They will scan it and send it back to you while your citizenship application is in the queue to be processed.)

# Becoming a Swedish citizen

When you have lived in Sweden for several years, you may apply for Swedish citizenship for yourself and on behalf of your children.

<https://www.migrationsverket.se/English/Private-individuals/Becoming-a-Swedish-citizen/Citizenship-for-adults/How-to-apply.html>

**Healthcare in UK**

Q: *The NHS is strictly for UK residents (not British citizens). Will we lose reciprocal care (using EHIC) if the UK becomes a “third country”?*

A: The EHIC card will no longer apply in the UK. As a non-resident, you could find that you have the status of a migrant. The current NHS position for non-EU migrants might give an idea of what to expect when the UK is no longer in the EU:

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 If you're visiting England from a non-EEA country for less than 6 months, you need to ensure you're covered for healthcare through personal medical insurance for the duration of your visit, **even if you're a former UK resident**.

 If you needed NHS hospital treatment, you'd be charged at 150% of the standard NHS rate, unless an exemption category applied to either you or the treatment. Health insurance would cover this charge.

 Some services or treatments carried out in an NHS hospital are exempt from charges, so they're free to all. These include **A&E services** – not including emergency treatment if admitted to hospital

 ...

<https://www.nhs.uk/using-the-nhs/nhs-services/visiting-or-moving-to-england/how-to-access-nhs-services-in-england/>

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The Swedish government has talked about refunding these expenses, but nothing is decided yet.

**Healthcare in Sweden**

Q: *Will British citizens no longer be eligible for subsidized treatment in Sweden?*

## UK citizens visiting the EU

Britons could find their European Health Insurance Card (EHIC) - a passport to emergency medical treatment - is no longer valid in some EU countries.

<https://www.bbc.com/news/world-europe-46841041>

## UK citizens living in the EU

### After 29 March 2019

If you are living in Sweden you are likely to have to apply for a residence permit and be a registered resident through **Försäkringskassan** (Social Insurance Agency) and **Skatteverket** (Tax Authority), to be entitled to the same health coverage as Swedish nationals.

<https://www.nhs.uk/using-the-nhs/healthcare-abroad/healthcare-when-travelling-abroad/healthcare-in-sweden/>

**Pensions**

Q: *What do we need to know about Brits in Sweden receiving* ***UK pensions*** *after Brexit?*

## Social security and pensions

[The House of Commons Library says](https://researchbriefings.parliament.uk/ResearchBriefing/Summary/CBP-8397) that post-Brexit, if a UK national moves to the EU, access to benefits will depend on the host country's immigration policy and the terms of any bilateral social security agreement it has with the UK.

In the EU, social security contributions are co-ordinated. So someone who has worked in more than member state can make just one application to the relevant agency where they are living when they reach pension age. That agency notifies any other EU state where the individual has worked, and the national insurance contribution that he/she paid there becomes part of the pension.

That reciprocity disappears under a no-deal scenario. It is not clear whether any old bilateral UK deals with individual EU states on social security will be revived.

The UK tax treatment of overseas pension transfers could change post-Brexit. Transfers from the UK to non-EU countries have been subject to a 25% UK "overseas tax charge" since 2017. There is no guarantee that tax-free transfers will continue for UK pensioners living in the EU.

<https://www.bbc.com/news/world-europe-46841041>

**Peter Ruskin’s comment:**

 Your UK state pension will still be paid but it may not be uprated (with inflation).

Q: *Will we lose our* ***Swedish pensions*** *if we don’t have dual citizenship?*

A: If you are a Swedish resident and have worked here, you should get your Swedish pension here.

**Driving in Sweden**

*Q: Will a UK licence be valid in Sweden after 30 March? Will there be a need for additional documents? Will I have to take a Swedish driving test?*

A: You can have only one EU driving licence at any one time. This licence is issued by the authorities of the EU country where you usually live.

### Exchanging your licence after Brexit

If the UK leaves the EU without a deal on 29 March 2019, you will not be able to exchange your driving licence without taking another driving test, so apply to exchange your driving licence as soon as you can to make sure you get one before 29 March 2019.

<https://www.gov.uk/guidance/international-driving-permits-for-uk-drivers-from-28-march-2019>

In Sweden, apply to **Transportstyrelsen:**

<https://www.transportstyrelsen.se/en/road/Driving-licences/driving-licences-from-eea-countries/>

**Driving in the UK**

***Q:*** *I have a Swedish driving licence, which I have used for hiring a car whenever I visit the UK. Will a Swedish/EU licence be valid in the UK after 30 March?*

A: You can drive on your EU licence when visiting the UK.

If you return to live in the UK, provided you passed your driving test in the UK or another specified country, you can exchange your EU licence for a UK licence without taking another test.

<https://www.gov.uk/guidance/prepare-to-drive-in-the-eu-after-brexit#history>

**Peter Ruskin’s comment:**

Your Swedish licence will still be valid even if there is no deal.

**Flights to & from UK**

Q: *I have heard that air travel will be seriously affected by Brexit. What progress has been made on this?*

If there is ‘no deal’ with the EU, … the UK would envisage granting permission to EU airlines to continue to operate. We would expect EU countries to reciprocate in turn. It would not be in the interest of any EU country or the UK to restrict the choice of destinations that could be served, though, if such permissions are not granted, there could be disruption to some flights.

<https://www.gov.uk/government/publications/flights-to-and-from-the-uk-if-theres-no-brexit-deal>

**Peter Ruskin’s comment:**

You won’t need to get a visa to travel to the UK.

### Rail passenger rights

As a rail passenger in the UK, using either domestic or cross-border services, your rights would remain unchanged when we leave the EU. Passengers on cross-border services will continue to be protected by the EU regulation on rail passengers’ rights, which will be brought into UK law by the European Union (Withdrawal) Act 2018.

<https://www.gov.uk/government/publications/rail-transport-if-theres-no-brexit-deal>

**Phone roaming coverage**

Q: *Will there be additional costs?*

A: See this document:

## How leaving the EU without a deal would affect mobile roaming in EU and EEA countries after March 2019 if there’s no deal

In the event that we leave the EU without a deal, the costs that EU mobile operators would be able to charge UK operators for providing roaming services would no longer be regulated after March 2019. This would mean that surcharge-free roaming when you travel to the EU could no longer be guaranteed.

Leaving without a deal would not prevent UK mobile operators making and honouring commercial arrangements with mobile operators in the EU - and beyond the EU - to deliver the services their customers expect, including roaming arrangements.

<https://www.gov.uk/government/publications/mobile-roaming-if-theres-no-brexit-deal>