COLLAS CRILL

Relocating to Jersey: A guide for individuals and businesses

JUNE 2026

Why relocate to Jersey?

Jersey offers an exceptional combination of lifestyle and substance: 43 miles of stunning coastline, a temperate climate, and a distinctive Franco-British character – all within a one-hour flight from London. For high net worth individuals, entrepreneurs, and their families, the island provides a sophisticated legal and financial infrastructure that rivals the world's leading jurisdictions.

As a self-governing British Crown Dependency with its own legal system, Jersey combines political stability with a progressive regulatory environment. Our team at Collas Crill has guided many successful relocations – from initial planning through to property acquisition, corporate structuring, and ongoing wealth management.

This Jersey relocation guide outlines the key pathways and considerations for those contemplating a move to Jersey.

Located in the Bay of St Malo – 14 miles from France and 85 miles from England – Jersey is the largest and sunniest of the Channel Islands. Measuring just 5 miles by 9 miles, the island offers a relaxed pace of life with pleasant coastal commutes and a strong sense of community.

Jersey enjoys excellent transport links to the UK and Europe, with frequent air and sea routes. Travel to London takes less than an hour by air – quicker than travelling from London to Manchester. The island shares the UK's time zone, currency, and language, making integration seamless for individuals and businesses alike.

As a Crown Dependency, Jersey maintains its own parliament (the States Assembly), an independent legal system rooted in Norman customary law, and separate fiscal policies – whilst being defended and represented internationally by the UK Government. This unique constitutional position provides both stability and flexibility.

The population is approximately 104,500. While the capital, St Helier, is the commercial centre, much of the island remains green, spacious, and remarkably unspoilt.

Jersey offers excellent private medical services, outstanding schools (both private and state), a buoyant employment market, and an exceptional property market – ranging from historic manor houses to contemporary waterfront apartments.

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'Moving one's home to a new country is always daunting. I consider myself to be fortunate to be introduced to Pamela Doherty from Collas Crill, early in the process of buying a house. I found the team to be extremely easy to deal with, timely in responses, pragmatic in approach, and patient and clear with advice. Just what I needed.'

- Client Feedback

Benefits of living in Jersey

Security

Security and safety are increasingly important considerations for internationally mobile families. Jersey offers one of the safest living environments in the British Isles, with low levels of crime, a strong rule of law and a stable political and constitutional framework.

Jersey consistently experiences low levels of crime compared with many major cities and wealth hubs, and residents benefit from a strong sense of personal safety in their daily lives. Families who have relocated to Jersey often cite the ability for children to enjoy greater independence, together with the comfort of living in a close-knit community where people know and trust one another.

For high net worth individuals and families, Jersey's combination of security, stability and sophisticated professional infrastructure provides an attractive environment in which to live, raise a family and preserve wealth for future generations.

Low tax, high reputation

Jersey's tax regime is one of its most compelling features. Jersey offers low personal income tax rates (maximum 20%) and a zero or low corporate tax system for most businesses.

Notably, there is no capital gains tax, no capital transfer tax, no inheritance tax, no wealth tax, and no VAT. Jersey applies a modest 5% Goods and Services Tax (GST) on most purchases and services.

Personal income tax rates vary depending on the relocation route taken. A Long-Term Care contribution, currently capped at 1.5% of income, with a current maximum annual contribution of £4,974, also applies. This percentage figure is proposed to increase by 1% in total , phased across three years, starting in 2028.

Tax planning is time-sensitive when relocating. Jersey income tax is assessed on worldwide income, and the timing of a move can significantly affect first-year liability. We work closely with specialist tax advisers to ensure relocations are structured optimally from day one.

A leading international finance centre

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Jersey is recognised globally as a leading international finance centre, with a world-class reputation for complex, cross-border transactions. The island's professional services sector delivers the highest standards, supported by a robust and responsive regulatory framework.

The private wealth sector has more than 60 years of expertise and administers more than £1.14 trillion in client assets. Jersey's trust and fiduciary industry is particularly well-established, making the island an ideal location for families seeking sophisticated wealth structuring solutions.

The Jersey Financial Services Commission (JFSC) regulates the financial services industry, maintaining compliance with international standards set by the EU, the Organisation for Economic Co-operation and Development (OECD), International Monetary Fund (IMF), and MONEYVAL. This regulatory rigour has earned Jersey top-tier ratings in international assessments.



Leisure and lifestyle in Jersey

Beyond business, Jersey offers an enviable quality of life. The island boasts more than 400 restaurants, bars, and cafés – from Michelin-starred establishments to local seafood specialists and the producers of the famous Jersey Royal potato.

There are a multitude of leisure activities, including:

- three award-winning, five gold anchor marinas, capable of hosting superyachts;
- a seamlessly run aviation facility, Gama Aviation, providing private jet charters and aircraft management;
- six golf courses including championship and nine-hole courses;
- 48 miles of cliff path walks and a network of green lanes for walkers and cyclists;
- 96 miles of cycling terrain;
- a variety of sports clubs, including football, rugby, cricket, hockey, netball and shooting;

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- an award-winning winery and vineyard;
- luxury spa retreats;
- state-of-the-art equestrian centres and the well-established Jersey Riding Club;
- surf schools, jet skiing, and kayaking;
- a five-star PADI scuba diving resort and BSUPA paddleboarding school.
- The island is rich in heritage, with castles, museums, and evocative Second World War fortifications including the famous War Tunnels.
- Jersey enjoys a strong sense of community, excellent schools, diverse activities, and one of the lowest crime rates in the British Isles – making it particularly attractive for families.



Schools and healthcare

Jersey's education system offers both private and state options based on the English national curriculum, ensuring a smooth transition for families relocating from the UK. GCSE and A Level results consistently exceed UK averages.

There are 22 non-fee-paying and nine fee-paying primary schools, plus several private preparatory schools. Many families opt for English boarding schools at secondary level, with excellent transport links making this straightforward.

Secondary options include seven non-fee-paying and five fee-paying schools, offering A Levels, the International Baccalaureate, and vocational qualifications.

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Healthcare is of a high standard, with comprehensive services available on-island and straightforward access to UK specialists when required.



Understanding Jersey's residential categories

Jersey operates a controlled housing and employment system to manage population growth and protect the island's character. Understanding the different categories of Jersey residential status is essential before exploring your relocation pathway.

The five categories of residential and employment status under the Control of Housing and Work (Jersey) Law 2012 are:

1. **Entitled** – individuals who have lived in Jersey for ten continuous years. Entitled status permits unrestricted property ownership (purchase or lease) and employment without requiring permission.
2. **Licensed** – essential employees who may purchase or lease any property (except first-time buyer, restricted, or social rented housing) whilst maintaining Licensed status. Employment requires the employer to obtain permission.
3. **Licensed (lease only)** - essential employees who may lease (but not purchase) any property (except first-time buyer, restricted, or social rented housing) whilst maintaining their status. Employment requires the employer to obtain permission.
4. **Entitled for Work** – individuals who have lived in Jersey for five consecutive years, or who are married to, in a civil partnership with, or in an established enduring relationship with someone holding Entitled, Licensed,

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or Entitled for Work status. Such individuals may purchase property jointly with an Entitled or Licensed spouse or civil partner, or lease Registered property. No employer permission is required.

5. **Standard (formally Registered)** – individuals who do not qualify under the above categories. Such individuals may only lease Registered property as a main residence, and employment requires employer permission.

High-net-worth individuals who qualify for High Value Residency (HVR) are granted **Entitled** status immediately upon approval. This allows them to purchase or lease one residential property as their main residence, start a business, and work anywhere on the island, provided they maintain their status.

Spouses or civil partners of HVR or Licensed status applicants typically receive **Entitled for Work** status. For unmarried partners, evidence of an established enduring relationship (typically at least two years) is required to gain **Entitled for Work** status; otherwise, the partner may be classified as Standard (formally Registered) initially and would require five years' residency to gain Entitled for Work status. Our team can advise on the status implications for your household as part of the application process.

Relocating to Jersey: Your pathway options

Jersey offers four main pathways for relocation, each with distinct eligibility criteria, residential status outcomes, and benefits. The appropriate pathway depends on individual circumstances — whether as an entrepreneur, a high net worth individual, a skilled professional, or someone seeking a lifestyle change.

1. Relocate with your business;
2. Relocate as a high-net-worth individual (HVR Programme);
3. Relocate as a skilled high earner;
4. Relocate as an essential employee.

Pathway one: Relocating with your business

Jersey is an attractive destination for entrepreneurs and business owners. The island offers a 0–10% corporate tax regime, modern commercial legislation, proximity to London, and the ability to operate within the same business day as both New York and Hong Kong.

A business licence is required to operate and employ staff in Jersey. Employees must normally have at least five years' residency, although exceptions exist for businesses that bring significant economic or social value or that meet specialised market needs.

The application process involves preparing a detailed business plan and supporting documentation, followed by company registration. Our team can assist with both the application process and the legal aspects of establishing a business on the island.

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The Companies (Jersey) Law 1991 provides a flexible and well-regarded framework for corporate structures. Key features include:

- flexible distributions to shareholders;
- no-par value companies;
- no requirement to audit or file annual accounts (except for public companies);
- company migration to and from Jersey; and
- confidentiality — there is no public register of beneficial ownership, although ownership must be disclosed to the authorities on a confidential basis.

Incorporation fees are modest, ranging from £165 (standard processing within five working days) to £670 (expedited processing within two hours). A registered agent is required if the company does not have a Jersey registered office.

As one of Jersey's leading corporate practices, Collas Crill regularly advises on company formations, corporate structuring, and ongoing governance. We can guide you through the incorporation process efficiently.

Who is this pathway for?

This pathway is well suited to entrepreneurs and business owners who wish to benefit from Jersey's favourable corporate tax regime, proximity to London, and skilled professional workforce. Key requirements include:

- a viable business plan demonstrating the business's potential contribution to the Jersey economy;
- evidence of sufficient capital and financial resources;
- details of proposed employment (including local job creation); and
- a clear rationale for why Jersey is the preferred location.

Applications are assessed by the Population Office based on the economic and social value the business will bring to Jersey. Successful applicants may receive Licensed or Entitled status depending on their circumstances. Please contact us to discuss how we can support your business relocation.

Pathway two: High Value Residency (HVR) Programme

The HVR Programme is Jersey's flagship route for high net worth individuals seeking to relocate to the island. Established under the Control of Housing and Work (Jersey) Law 2012 and accompanying Regulations, the HVR Programme grants successful applicants immediate **Entitled** status – the most advantageous residential category.

Important changes to Jersey's High Value Residency (HVR) regime took effect in September 2026 under the Control of Housing and Work Law. This introduced a revised streamlined framework for high net worth individuals seeking to relocate to Jersey.

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Eligibility criteria:

- ability to generate minimum annual tax contribution of £250,000;
- comfortable and sustainable annual worldwide income well above £1,250,000, guaranteed for 10 years; and
- personal wealth exceeding £10 million in assets (excluding your main residence), with some liquidity required.

Beyond the financial thresholds, other qualifying social and economic factors will be taken into consideration when assessing applications:

- proposed business contributions and/or voluntary work in the local community;
- involvement in sporting, training, or educational initiatives benefiting young people or the community;
- reputational considerations, including any positive or negative media coverage;
- any undesirable or negative factors, including criminal history;
- family circumstances and general lifestyle;
- history of charitable contributions or philanthropic work;
- skills or cultural interests that would benefit the Jersey community;
- the broader impact the residency would have on the local community; and
- plans for business activity in Jersey, including training, diversification, employment and associated tax revenues.

HNWIs who are approved will need UK immigration clearance to be able to work and live in Jersey. There is no fixed annual limit on approvals. Each application is assessed individually on its merits and the potential social and economic benefits to the island.

The application process involves detailed documentation, and our team has extensive experience in preparing successful HVR applications.

Timing and tax planning

Timing is crucial when relocating to Jersey. Jersey income tax is assessed on worldwide income for the entire tax year in which an individual becomes resident, regardless of the actual arrival date. Early engagement with specialist tax advisers is therefore essential. Tax advice will need to be sought to manage any departure obligations. We work closely with leading tax advisers in both jurisdictions and can facilitate introductions as part of relocation planning.

Individuals may move to Jersey before their HVR application is determined, initially residing as Registered. However, most applicants prefer to secure approval before relocating. The current income tax rates for HVR individuals are:

- 20% on the first £1,250,000 of worldwide income;

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- 1% on all income exceeding £1,250,000; and
- 20% on income derived from Jersey land and property, or dividends paid from a company in receipt of Jersey property income.

Property

With Entitled status, HVR individuals may purchase or lease residential property in Jersey as their main residence. Our Jersey Real Estate team regularly advises on high-value residential transactions, from initial property searches and due diligence through to completion.

Properties purchased by HVR individuals must typically be valued above £3.5 million (for houses) or £1.75 million (for apartments). HVR individuals are generally expected to demonstrate their commitment to Jersey by purchasing property within twelve months of arriving, having initially rented.

Wealth planning: Trusts and structures

Jersey is one of the world's leading trust jurisdictions, with a sophisticated legal framework developed over more than 60 years. The island is home to approximately 900 regulated trust company businesses, all supervised by the Jersey Financial Services Commission. This regulatory oversight ensures high standards of client protection and professional conduct.

Jersey trusts offer significant advantages for wealth preservation and succession planning, including tax efficiency, asset protection, privacy, and flexible governance arrangements. Trusts can be tailored to meet complex family needs and adapted as circumstances change.

Our private wealth team advises on trust establishment, administration, and restructuring, working alongside regulated trustees to implement bespoke solutions. Trust instruments in Jersey are generally private documents, offering confidentiality that many families value.

Wills and estates

Jersey's succession law differs significantly from that of the UK. It is standard practice to have separate wills for immovables (real estate in Jersey) and movables (personal property and assets located elsewhere).

A will dealing with Jersey immovables is registered publicly after death. A will of movables requires an executor and probate, and is also publicly registered once probate is granted. 'Share transfer' properties (held through a company) are classified as movable assets.

If Jersey freehold property or movable assets located in Jersey are owned, it is essential to have valid Jersey wills in place. Without a will, Jersey assets will devolve according to Jersey's intestacy rules, which may not reflect the owner's intentions.

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For real estate outside Jersey, the law of the relevant jurisdiction will apply. Where assets are held in multiple jurisdictions, coordinated estate planning is advisable.

We strongly recommend seeking advice on Jersey wills as part of relocation planning. Our wills and estates team can ensure succession arrangements properly reflect Jersey law whilst coordinating with UK and international advisers.

Pathway three: Skilled high earner route

Jersey actively encourages skilled high earners and successful entrepreneurs to establish themselves on the island. Recent reforms have streamlined this pathway, making it an attractive option for individuals who generate significant income through their own business activities but may not meet the HNWI income criteria.

Eligibility criteria:

To qualify for the skilled high earner route, applicants must satisfy the following criteria:

- not be ordinarily resident in Jersey, own property on the island, or hold existing residential status;
- establish themselves in business in Jersey and be eligible for a Business Licence and associated Licensed consent;
- undertake full-time business activity (more than 25 hours per week) actively generating earned income;
- demonstrate a minimum income of £250,000 per annum for 10 years (or until achieving Entitled status); and
- commit to generating economic or social benefit for Jersey, such as through mentoring, board positions, or community engagement.

Ongoing requirements:

- maintain annual taxable income of £250,000 for 10 years (or until achieving Entitled status);
- continue full-time employment through your own business (more than 25 hours per week); and
- property purchases or leases are limited to properties valued at £2 million or above.

Applicants who later withdraw from the scheme may apply for a standard business licence, although approval is not guaranteed.

For those who believe this pathway may suit their circumstances, our corporate and private wealth teams can advise on eligibility and the application process.

Pathway four: Essential employee route

The essential employee route enables employers to recruit skilled workers from outside Jersey when suitable candidates cannot be found locally. This pathway is particularly relevant for professionals in legal and financial services, technology, healthcare, and other specialist sectors.

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Requirements:

- The employer must hold a valid business licence;
- the role cannot be filled from the local labour market and is essential to the business;
- the employee has the necessary skills and qualifications for the role; and
- the employer applies for permission through the Population Office.

Successful applicants receive Licensed status, which permits property purchase or lease (except first-time buyer and restricted categories) whilst employed in the Licensed role. Income tax is payable at the standard 20% rate.

For employers seeking to recruit essential staff, or professionals considering a move to Jersey through this route, we can advise on the regulatory requirements and employment considerations.

How Collas Crill can help

Collas Crill is a leading offshore group with offices in Jersey, Guernsey, London, Bermuda, BVI, and the Cayman Islands. Recognised in the Legal 500 and Chambers & Partners rankings, we provide comprehensive legal services across private wealth, real estate, corporate and finance, funds, and dispute resolution.

We take a partner-led approach, working as trusted advisers to individuals, families, and businesses throughout their relocation journey and beyond.

For those considering a move to Jersey, our team can assist at every stage, including:

Legal services

- introductions to Locate Jersey, the Government's dedicated relocation service;
- introductions to specialist tax advisers;
- advice on wealth structuring, trusts, and succession planning;
- residential and commercial property transactions, from due diligence through to completion;
- establishing Jersey companies;
- obtaining business licences;
- advice on commercial transactions, joint ventures, and investments; and
- regulatory guidance, including economic substance requirements and ongoing compliance.

Corporate and trust services

In addition to our legal services, Collas Crill Trust (CCT) – a separately regulated trust company business – offers a comprehensive range of corporate and trust administration services.

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CCT can act as trustee, administrator, or registered agent, providing the day-to-day management and governance of structures established as part of your relocation. This includes company secretarial services, director services, registered office facilities, and trust administration.

Regulatory and compliance services

Our dedicated Regulatory and Compliance team – operating separately from the law firm – provides specialist support for businesses establishing or operating in Jersey. Services include regulatory applications and liaison with the JFSC, anti-money laundering (AML) compliance, ongoing regulatory reporting, and policy and procedure development.

For regulated businesses relocating to or establishing in Jersey, our compliance team can assist with navigating the regulatory landscape and meeting ongoing obligations.

Contact us

To discuss relocation plans or to arrange an initial consultation, please contact Pamela Doherty who would be delighted to assist in making the move to Jersey as seamless as possible.

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For more information please contact:



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