



BE SOCIAL, BE GLOBAL.

SOLICITOR SERVICES

ACCOUNTANCY

**SERVICES
OF
012 GROUP
2020**

Hotline: 0774 774 9909



STUDY ABROAD

Mission statement:

Our mission is to bring out the best in significant decisions customers make. We are dedicated to deliver ethical, accountable and respectful services to embrace the lives of students, immigrants and families.

Our core values:

E TH I C S

T E A M W O R K

Q U A L I T Y

R E S P O N S I B I L I T Y

O P T I M I S M

Established in London, United Kingdom, 012 Group is one of the most credited and professional international consulting firm. 012 Group is a valued partner of universities and colleges as well as foreign educational institutions.

With the mission to support students who have aspiration to study in one of the most advanced education systems in the world such as UK, Australia, USA, Canada, Singapore, etc. We have successfully supported many students to achieve scholarships in these countries. In addition, we have expanded our range of services to provide maximum support to parents and students.

Beside the office in London, 012 Group also has representatives in Hanoi and Australia.



Consulting and giving Information about studying abroad in English speaking countries and others

Prestigious partners with high schools, universities and educational institutions in the UK, USA, Canada, Singapore, etc.

Scholarship support up to 100%, visa application support, interview practice, internship finding, etc.

CONTACTS

M (+44) 775 198 8885

E info@012.vn



OUR REPRESENTATIVE PARTNERS



Bosworth
Independent
College



Anglia Ruskin
University



9000

Students after
8 years of
operating.

£140.000

Total value of
scholarships of the
September intake
2019.

100%

Is the highest
scholarship that our
student awarded.

99.2%

Visa success rate.

VISA

The visa process is always challenging stage for international students who wish to study in countries such as United Kingdom, the United States and Canada, etc.

Understanding this concern, 012 Group provides visa support services for both students and parents, including:

1
Updates on UKVI's
new policies

2
Document
preparation guide +
document
translation

3
Booking the
appointment with
UK Embassy +
Interview
preparation

4
Tourist and Visitor
Visa for parents
(up to 5 years)

STUDENTS WITH 100% SCHOLARSHIPS

UK HIGH SCHOOL SCHOLARSHIPS FOR SEPTEMBER COURSE,



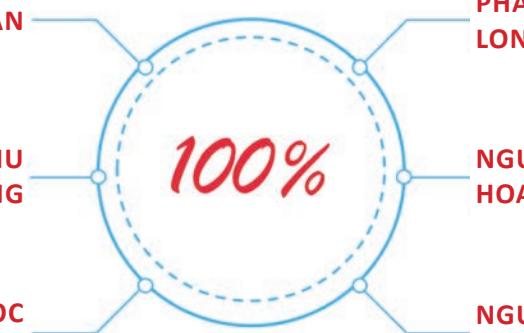
KHANG AN



BUI THU
TRANG



TRAN QUOC
DANG KHOA



PHAM HONG
LONG



NGUYEN HO
HOANG KHA



NGUYEN HO
HOANG KHANG



... AND MANY OTHER STUDENTS

IELTS PREPARATION:

We understand the importance of English in the journey studying abroad. Therefore, we have launched 2 enhancement programs to help our students prepare better for the journey ahead.

DAY-BOARDER ENGLISH PROGRAM 012-E

This is a combined English program at the boarding house with native speakers. Our curriculum is compiled under the international standards. Students have chances to participate in field trips in other provinces in Vietnam to create a more intimate environment and playground to develop their communication skills.

Free book borrowings from the academy



TARGET 6.0 - 7.5 IELTS

012-E PROGRAM
DAY-BOARDER ENGLISH PROGRAM

OPENING: Every month

Participants: students studying from Grade 9 in secondary schools.

Number of attendants: maximum 6 students

Environment: 50% Vietnamese teacher and 50% native speakers.

Special gift: Free study abroad consulting to get up to 100% scholarships from educational consultants around the world after the course.



MỤC TIÊU 5.5 IELTS

OSIP PROGRAM
BOARDING ENGLISH PROGRAM

OPENING: Every month

Participants: students from 7 years old, who have no knowledge of English.

Number of attendants: maximum 10 students.

Environment: Study and play throughout the week with native speakers and Vietnamese teachers.

Special gift: Free study abroad consulting to get up to 100% scholarships from educational consultants around the world after the course.

CALL US!
(+44) 775 198 8885
info@012.vn

BOARDING ENGLISH PROGRAM 0SIP

This is a combined English program in boarding school with native speakers designed exclusively for students who intend to study abroad. We ensure IELTS 5.0 result in 1-3 months and students have the environment to get familiar with the culture of the country you are going to stay and study. Especially, the students will be free to have a visa interview practice on a weekly basis

OTHER SUPPORTS FOR STUDYING ABROAD

TRANSLATION SERVICE

All the universities and embassies require the students' documents to be translated into English. Our team members have many years of experience in translating documents the way that satisfies both universities and embassies.

PLACEMENT & INTERNSHIP SUPPORT

Placement and internship could be a wonderful opportunity for students to gain practical experience. However, landing a placement or internship has never been easy, we have a network which can help students successfully find a placement or internship

ACCOMMODATION VIEWING SERVICE

We provide accommodation support for first arrivals into the UK i.e. viewing service, deposit clauses, etc.

TUTORING SERVICE

Adapting to a new education system using a second language is challenging. Therefore, we provide tutoring service which helps students with their studying in any subjects they feel difficult, which includes special one on one tutoring at home.

MEET AND GREET

Arriving at a new country for the first time is full of worries, we know it. That is the reason we provide the meet and greet services, which includes picking up the students from the airports and dropping them off to their destinations.

Summer Camp Abroad



Summer is a wonderful time to travel and explore the world. 012 Group also provides various range of summer camp from countries like the United Kingdom, the United States, Canada, etc.

ACCOUNTING



Financial advice for individuals and businesses, business registration

Advising and answering questions about current tax policy

Payroll, retirement, bookkeeping and financial reporting

CONTACTS

M (+44) 775 198 8887

E info@012.vn



012 GROUP'S ONE-YEAR ACCOUNTING FEES ALWAYS INCLUDE ALL COSTS WITH NO ADDITIONAL CHARGES DURING THE WHOLE PERIOD

Which type of business can you register?

- > Sole Traders
- > Limited Company
- > Partnership

Is tax for business different from that for individuals?

- > If the business is profitable, you need to pay 19% of that profit for tax

INCOME TAX RATES IN UK AND WALES

Band	Taxable income	VAT rate
Personal Allowance	Up to £12,500	0%
Basic rate	£12,501 to £50,000	20%
Higher rate	£50,001 to £150,000	40%
Additional rate	Over £150,000	45%

MINIMUM WAGE IN THE UK 2019/2020

Age	Minimum Wage
Apprentice	£3.90
Under 18	£4.35
18 to 20	£6.15
21 to 24	£7.70
25 and over	£8.21

NATIONAL INSURANCE CONTRIBUTIONS

Income	Employee	Employer
Under £166/Week (£719/Month)	0%	0%
£166,01-£962/week (£701,01-4,167/month)	12%	13,8%
Over £962/Week (£4,167/Month)	2%	13,8%

OTHER FINANCIAL SUPPORT SERVICES MORTGAGE SUPPORT AND



- BUY TO LIVE
- BUY TO LET
- COMMERCIAL
- BUSINESS LOAN



CALL NOW!
(+44) 775 198 8887



FREQUENTLY ASKED QUESTIONS

*Which proof of income do I need
to buy house to live for the first time?*



If you are Employee, you need to prove your finances with payslips of at least the last 3 months with a steady income from the same employer.

If you are Self-employed, you need to prove your income with the Tax Calculation (SA302) and Tax Overview of at least 1-2 years ago.

How much money for deposit do you need to buy a house?

Normally you will need at least 10% of the value of your home to make a deposit



What are the costs you must pay when buying a house?

Depending on the value and geographical location of your home, you will have to pay for many different fees. Below, we list some of the main fees:

- Mortgage Advising Fee, also known as Arrangement Fee
- Appraisal fee (if any)
- Soliciting fees
- Stamp Duty if the value of the house is within the scope of the Stamp Duty fee.
- Other fees paid to other parties such as Land Register, Telegraph Transfer, etc.

MORTGAGE PROCEDURES



PREPARE DOCUMENTS

The Mortgage Broker guides the customer through all the documents required such as credit check, money laundering check, etc.



APPLICATION

Lodge the application to the bank. Followed by a valuation cost before issuing an official offer (this step could take from 2 to 4 weeks).



EXCHANGE

Success application mean offer will soon arrives in the post. Loan procedures take place.



RECEIVE THE KEY

Your property has its wide door awaiting for you!

SOLICITING



Specialising in immigration matters (marriage visa, child visa, Tier 1 investor visa, etc.)

Applying for residence or naturalisation, tourist and short stay visas, etc.

Supports for court proceedings, divorce, claims, etc.

CONTACTS

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TYPES OF COMMON VISAS IN THE UNITED KINGDOM

UK Visitor Visa

Required Documents:

- Current passport & Old passports (if any)
- National identity card (ID Card)
- Household Registration Book
- 3 months worth of Bank Statements
- Saving Account
- Work Certificate/ Labor Contract/ Business Registration Certificate (if any)
- 3-6 month salary/ Tax receipt
- Proof of property ownership: real estate, cars, etc.



Family member - EU Residence

Required Documents:

Similar to the UK Spouse/ Partner Visa, the financial proof for EU Residence includes payslips of the last 3 months and work contract.

UK Spouse/ Partner Visa

Required Documents:

- Current passport of both wife and husband.
- A1 Certificate or UK Bachelor Degree
- Registration of marriage (in English)
- Financial proof: total income of both wife and husband must be at least £18,600 before tax*
- Proof of property ownership (house contract, bills, etc.)

* Required income for 2019



UK Parent of a child Visa

The child must be under 18 by the time you submit the application.

The child must be a British Citizen or settled in UK for 7 years.

Required evidence:

- You must be true parents of your child
- You must have sole parental responsibility for your child
- The child will live with you
- You must have adequate accommodation for yourself and the child (proven by house contract, bills, etc.)
- Proof of property ownership (house contract, bills, etc.)

UK Divorce procedure

Required documents:
registration of marriage, cause of divorce + information and address of wife/husband in order for the court to send the papers.

Processing time: within 6 months



START UP AND INNOVATOR VISA

Visa Tier 1 Entrepreneur has been replaced by Start-up Visa and Innovator Visa from 4/2019

Required documents:

- Both of the Visa need an endorsement from a UK higher education institution (HEI) or a business organisation with a history of supporting UK entrepreneurs
- Start-up Visa is for students who have studied in the UK and have ideas and ambition to start a business for the first time while Innovator Visa is for entrepreneurs who already had experience and would like to opt for investment in the UK.
- Start-up Visa does not have Financial Requirement while Innovator visa require the minimum fund of £50,000.
- Start-up Visa lasts for 2 years and does not lead to settlement (applicants can change to Innovator after 2 years). Innovator Visa lasts for 3 years and can lead to settlement after 5 years.



REPRESENTATIVE OF AN OVERSEA BUSINESS VISA

Who can apply:

- The sole representative of an overseas company planning to set up a UK branch
- An employee of an overseas newspaper, news agency.

English requirement minimum: CEFR level A1, in speaking and listening.

The sole representative must hold a senior position with in the company,

NATURALISATION

Who can apply:

- Have indefinite leave to remain or settled status for 12 months
- You will not need to wait 12 months to apply if you are married to a British Citizen

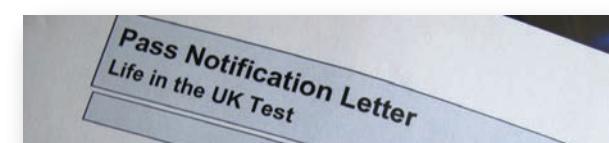
Requirement:

- Minimum CEFR level B1 English test, in speaking and listening.
- Pass the "Life in the UK" test
- Be of good character



A1, A2, B1 & Life in the UK test's Preparation for naturalisation

- Curriculum: 20 hours per course with guaranteed output
- Flexible study hours: from Monday to Sunday every week
- Supporting service: home tutoring & online



REAL ESTATE CONSULTANCY

- Find and negotiate real estate deals all over UK
- We also providing Mortgage advice and support.

Santander

Part A - Mortgage Offer

This Offer conforms to a European Standardised Information Sheet

This document was produced for [REDACTED] on 1st November 2019.
Mortgaged Property: [REDACTED]

This document was produced on the basis of the information that you have provided so far and on the current financial market conditions.

The information below remains valid until 29th April 2020. After that date, it may change in line with market conditions.

Account Number: [REDACTED]

1. Lender

Santander UK plc
Mortgage and Loans Operations
Santander
Bridle Road
Bootle
L30 4GB
Telephone Number - 0800 085 1690
Fax Number - 0845 605 8377
santander.co.uk

2. Credit Intermediary

[REDACTED]

3. Main features of the loan

This is a repayment mortgage made up of 1 part summarised in the table below.

Part	Product	Loan Amount	Duration of the loan	Type of loan	Product description	Initial interest rate payable
1	[REDACTED]	£350,3 [REDACTED]	30 years 0 months	Repayment	A fixed rate of 1.63% until 2nd February 2022. Please note: This loan is	1.63%

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HOUSE BUILDING AND RENOVATION

We also provide construction and renovation service. Our team is professional with many years of experience, at a reasonable price.

- Planning permission, change of use
- Full design & build all the restaurant, new shop & house extensions.





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