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Greetings!

Welcome to the November newsletter!

This month, we explain why contractors should beware of the Swiss Expatriate Tax Concessions and place the microscope on changes to IR35 and what this means for the future of PSCs and umbrella companies.

Meanwhile, Access Financial was pleased to be featured last month in *Contractor UK* and *Shout99*. Please find links to full articles below including Contractor's guide to contracting in Italy, Contractors' Questions: Will my UK 'Ltds' be taxing from Italy amid Brexit?, and Mumbai ranked as the most lucrative overseas contracting city. Articles are also available to read directly on our blog.

As always be sure to download our app if you have not done so already so you can use the range of free calculators to maximise your retention.

Best wishes

Kevin Austin BSc FCA FCCA FCMI CPA FIAI
Access Financial International S.A.

What's new with IR35 and what does this mean for the futures of PSCs and umbrella companies?

Following his recent attendance at UK employment debate, Kevin Austin shares his takeaways on upcoming changes to the much feared IR35 law due in 2020/21. [Learn more about how the private sector is working to catch up with the public sector in its interpretation of the law and what this means for the future of PSCs and umbrella companies for](#)



[contractors.](#)

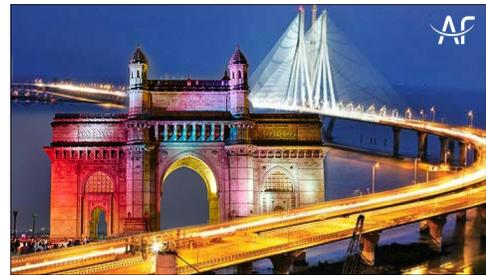
Swiss Expatriate Tax Concessions: Buyer Beware

On 1st January 2016, the law changed in Switzerland related to granting of the Expatriate Allowances given to contractors. Access Financial has been in direct contact from relevant authorities. [Continue reading to see full correspondence from tax authorities and to learn how the new law changes which contractors are eligible for expatriate allowances while significantly tightening claimable expenses.](#)



Mumbai ranked as the most lucrative overseas contracting city

Access Financial recently conducted research ranking the top destinations for contractors to live around the world in terms of compensation and standard of living, published last month in *The Telegraph* and this month in *Contractor UK*. Mumbai topped the list and we have all the details here! [Click here to read the full article as published in Contractor UK.](#)



Contractors' Questions: Will my UK 'Ltds' be taxing from Italy amid Brexit?

Last month, Access Financial's Kevin Austin was featured in *Contractor UK* answering the question of where a UK company director operating in Europe should pay tax? Does this go to the HMRC or the government where contracted work takes place? How will this change after Brexit? [Click here to see Kevin's expert opinion and avoid filing incorrectly.](#)



Contractor's guide to contracting in Italy

Interested to work in Italy? Italy is one of the most culturally-rich countries in the world, famed for its history, lifestyle and Mediterranean climate. [Read our the complete guide to contracting in Italy from Access Financial consultant Nikolas Papageorgiou, which covers everything from immigration and requirements to compensation and tax compliance, as featured in Contractor UK.](#)



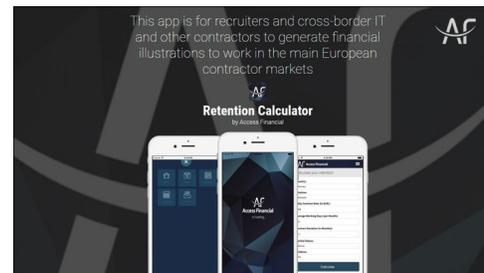
Access Financial was pleased to feature in three articles in *Contractor UK* including and research on top destinations to work was also featured in Shout99. Please find links to full articles below:

- [Contractor's guide to contracting in Italy](#)
- [Contractors' Questions: Will my UK 'Ltds' be taxing from Italy amid Brexit?](#)
- [Mumbai ranked as the most lucrative overseas contracting city](#)
- [India the most lucrative destination for contractors](#)



Retention Calculator for Contractors: Download our App!

We're delighted to see so many downloads of our new app, which is designed to help contractors calculate financial retention. To take advantage of the quick and easy calculators, be sure to download the app from any App store so you too can maximise your retention! [Find out more here.](#)



Hopefully, you have found this newsletter helpful and informative. We are constantly expanding our content, so if you should have additional questions, you can contact us directly to discuss.

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