

(your branch and account number). Usually, someone who can speak English or French will be available to assist you. The process can be complicated and time-consuming, and you should make sure that you have a source of funding during this period. Retain all documentation on financial transfers, as you may need it for local income tax purposes.

It is also important that you establish how much money you are allowed to send home. The amount of money you are permitted to leave with or to transfer may be strictly regulated by your host country. Keep all receipts and transaction records.

When working overseas, you should try to have your salary paid in Canadian or U.S. dollars. If you are paid in local currency, make sure that you know the exchange rate; the relative value of your salary could be seriously affected by changes to that rate.

Marriage and Divorce While Abroad

In other countries, the procedures surrounding relationships can be more difficult than at home. If you decide to marry while you are abroad, make sure you understand

the local requirements and laws. If your future spouse is not a Canadian citizen, find out whether he/she would be eligible to travel back to Canada with you on either a temporary or a permanent basis. This information can be obtained from the nearest Canadian embassy or consulate.

Divorce or separation could be more complicated abroad than in Canada. Property settlement and child custody issues will be different too. If your spouse is a citizen of the country in which you are living, he/she may have more rights than you do as a foreigner. Always make sure that you understand the laws and local procedures. Establish whether or not what you do locally will be legally recognized on your return to Canada. Do nothing without the advice and guidance of a lawyer.

Respecting Local Customs and Laws

Difficult situations or frustrating confrontations can sometimes occur if you are unaware of the local customs and laws of your host country. Be wise and learn ahead of time what behaviour is appropriate and what is likely to offend the local citizens.