

YOUR ESSENTIAL GUIDE TO

Relocating to the Canary Islands

Sun, sea, and a simpler life — but first, the essentials.
Everything you need to know before you make the move.

Island	Best Known For	Avg Temp
Tenerife	Mount Teide, year-round tourism, largest island	22°C
Gran Canaria	Cosmopolitan Las Palmas, beaches, big expat community	21°C
Fuerteventura	Stunning beaches, windsurfing, relaxed pace of life	22°C
Lanzarote	Volcanic landscapes, wine, UNESCO Biosphere Reserve	21°C
La Palma	Dark-sky stargazing, lush forests, quieter living	20°C
La Gomera	Tiny, tranquil, hiking paradise, traditional villages	20°C
El Hierro	Remote, eco-tourism, 100% renewable energy island	21°C

Free guide from movingtocanaryislands.com — your first step to island life.

Chapter 1: Why the Canary Islands?

The Canary Islands sit just off the northwest coast of Africa, yet they belong to Spain — which means EU membership, world-class infrastructure, and a bureaucratic system you can navigate. They are not a holiday destination. They are a lifestyle.

Over 350,000 foreign residents call these islands home. From retired couples seeking warm winters to remote workers chasing fibre broadband with ocean views — the Canaries offer something rare: genuine quality of life at a genuinely lower cost.

The numbers that matter

Factor	UK	Canary Islands
Average rent (2-bed)	£1,400/month	€700-1,000/month
Average sunshine	1,500 hrs/year	3,000 hrs/year
Income tax (lower band)	20%	8.5% (Canary Island rate)
Healthcare quality	NHS (strained)	Spanish public + excellent private
Cost of living index	100 (baseline)	Approx 70-75

Tip: The Canary Islands have a special tax regime (ZEC zone) that differs from mainland Spain. Always check current rates with a local gestor.

Chapter 2: Residency — Making It Official

Before anything else, understand your residency status. This determines your healthcare access, tax obligations, driving licence validity, and your right to stay long-term.

The NIE Number — Your First Step

The NIE (Numero de Identidad de Extranjero) is your Spanish tax identification number. You need it for almost everything: opening a bank account, buying a car, signing a lease, connecting utilities.

- Apply at a local Policia Nacional office or Spanish consulate in your home country
- Bring: passport, completed EX-15 form, proof of reason (rental contract, job offer), passport photo
- Cost: around €10-12
- Processing time: same day to 2 weeks depending on location
- Valid indefinitely — you only need one, ever

TIE — The Residency Card

Once you have lived in Spain for more than 90 days, you must register as a resident. The TIE (Tarjeta de Identidad de Extranjero) is your residency card.

- Apply at your local Extranjeria office
- Required documents: NIE, passport, proof of address (padron municipal), proof of income or employment, health insurance (if not employed)
- EU/EEA citizens: simpler process via EU citizen registration
- Non-EU citizens (UK post-Brexit included): more documentation required
- Temporary residency for first 5 years, then permanent residency

The Padron — Register Where You Live

The Padron Municipal is your local municipality registration. It proves you live where you say you live and is required for many services.

- Register at your local Ayuntamiento (town hall)
- Bring: passport and rental contract or property deed
- Free of charge
- Unlocks: access to local health centre (centro de salud), school enrolment, some benefits

Important: UK nationals: since Brexit, you no longer have automatic right to live in Spain. You must apply for residency within 90 days of arrival. Do not delay — overstaying is a serious matter.

Chapter 3: Healthcare in the Canary Islands

Spain has an excellent public healthcare system, and the Canary Islands are no exception. Once you are a registered resident and contributing to social security (or meet other qualifying criteria), you are entitled to public healthcare.

Public Healthcare (Sistema Canario de Salud)

- Register at your nearest Centro de Salud with your TIE and padron certificate
- You will be assigned a GP (medico de cabecera)
- Referrals to specialists, hospital care, and emergency treatment are covered
- Prescription costs are subsidised — retirees often pay nothing
- English-speaking doctors available in tourist/expat areas but not guaranteed

Private Healthcare

Many expats opt for private health insurance, at least initially. It provides faster appointments, English-speaking doctors, and broader choice.

- Major providers: Adeslas, Asisa, Sanitas, AXA
- Cost: approx €50-150/month depending on age and coverage
- Pre-existing conditions may affect premiums
- Recommended while waiting for public system registration

UK Nationals: S1 Form and EHIC Replacement

Important: The European Health Insurance Card (EHIC) is no longer valid for UK nationals moving to Spain. If you are of state pension age and drawing a UK pension, apply for an S1 form from HMRC — this entitles you to Spanish public healthcare funded by the UK.

- Apply for S1 at: www.gov.uk/government/publications/overseas-healthcare-form-s1
- Working-age UK nationals must show private insurance or employment with social security contributions to access public healthcare
- UK Global Health Insurance Card (GHIC) is for temporary visitors only — not residents

Chapter 4: Banking and Managing Your Money

Opening a Spanish bank account is straightforward once you have your NIE. It is essential for paying rent, utilities, taxes, and receiving income in Spain.

Opening a Spanish Bank Account

- Main banks: CaixaBank, Sabadell, BBVA, Santander, ING (online)
- Required: NIE, passport, proof of address, proof of income
- Non-resident accounts available but have limitations
- Online banks (Wise, Revolut, N26) are useful bridges while you get set up
- Some banks have dedicated English-speaking expat services

Currency and Transfers

- Spain uses the Euro — UK nationals moving from GBP should plan currency strategy
- Use Wise or similar for large transfers — avoid bank-to-bank international transfers
- Set up a Wise account before you leave for easy currency management
- Consider keeping a UK account open for at least 12 months for transition

Tax Residency

Important: If you spend more than 183 days per year in Spain, you become a Spanish tax resident. This means declaring your worldwide income to the Spanish tax authority (Agencia Tributaria). Get a local gestor or tax adviser before you arrive — not after.

- Spanish income tax rates in the Canaries are lower than mainland Spain
- UK-Spain double taxation treaty prevents being taxed twice
- UK pensions may still be taxable in Spain — get specialist advice
- Declare overseas assets over €50,000 using Modelo 720 (annual)
- IGIC (Canary Islands tax) replaces VAT at 7% standard rate — lower than mainland

Tip: A local gestor (licensed agent) handles your tax returns, residency paperwork, and official forms. They cost around €200-500/year and are worth every cent. Ask in expat Facebook groups for recommendations.

Chapter 5: Driving Licences and Getting Around

EU Licence Holders

If you hold an EU driving licence, it remains valid in Spain indefinitely. No exchange needed unless your licence expires.

UK Licence Holders (Post-Brexit)

Important: UK driving licences are only valid in Spain for the first 6 months of residency. After that, you must exchange it for a Spanish licence. Do not delay — driving on an invalid licence is a serious offence.

- Apply for exchange at the DGT (Dirección General de Tráfico) office
- Required: UK licence, NIE, padron, medical certificate from a Spanish CRC clinic
- Cost: approx €30-50 plus medical exam (€40-60)
- UK licence is returned to DVLA — you cannot hold both
- No test required — it is a straight exchange for most UK licence categories
- Processing time: 4-12 weeks — get a temporary paper licence to drive in the meantime

Getting Around the Islands

- A car is essential on most islands — public transport is limited outside main towns
- Tenerife and Gran Canaria have better bus networks (guaguas)
- Tenerife has a tram system in the north
- Petrol is slightly cheaper than the UK mainland
- Importing a UK vehicle: possible but involves homologation (technical approval) — often easier to sell and buy locally

Chapter 6: Bringing Your Pets

Good news — the Canary Islands are pet-friendly, and the process is manageable with the right preparation. Start at least 4 months before your move.

EU Pet Passport (for EU nationals)

- Standard EU pet passport accepted
- Must be microchipped and up-to-date on rabies vaccination
- Obtain from your vet before travel

UK to Spain (Post-Brexit)

Important: Brexit changed the rules. UK pets no longer travel on EU pet passports. You need an Animal Health Certificate (AHC) for each journey, issued by an official vet no more than 10 days before travel.

- Microchip: must be ISO 11784/11785 compliant
- Rabies vaccination: must be administered after microchipping
- Wait 21 days after rabies vaccination before travel
- AHC issued by APHA-approved vet (within 10 days of travel)
- Tapeworm treatment required for dogs entering UK from Spain (not needed going to Spain)
- Once in Spain, register your pet with a local vet and get a Spanish pet passport
- Airlines: check specific policies — many have breed/size restrictions

Tip: Pet transport companies specialise in relocating animals and handle the paperwork for you. Worth the cost for peace of mind, especially for older or anxious animals.

Chapter 7: Getting Your Documents in Order

This is where most people struggle — and where Legacy Vault Kit was born.

Moving country means a blizzard of paperwork. Birth certificates, marriage certificates, pension documents, insurance policies, property deeds, wills, powers of attorney — all need to be accessible, organised, and in some cases, officially translated.

Documents You Must Have Ready

- Passport (valid for full duration of stay)
- Birth certificate (apostilled if required)
- Marriage/civil partnership certificate (if applicable)
- Divorce decree (if applicable)
- Proof of address from home country
- Proof of income: pension letters, employment contracts, bank statements (3-6 months)
- Health records and vaccination history
- Pet vaccination records and microchip documentation
- Vehicle registration and MOT/ITV history
- Insurance policies (health, home, vehicle, life)
- Will and power of attorney (ideally updated for Spanish law)
- Pension documentation (state and private)
- Tax returns from home country (last 2-3 years)

Official Translations

Many Spanish government offices require sworn translations (traducción jurada) of foreign documents. Only use translators certified by the Spanish Ministry of Foreign Affairs.

- Birth certificates, marriage certificates, and criminal record checks commonly need translation
- Allow 1-2 weeks and budget €50-150 per document
- Apostille stamps may be required — apply via your home country government

Why a Digital Vault Makes Sense

When you are managing a relocation — especially with a partner, children, or elderly parents — the sheer volume of documents is overwhelming. A secure digital vault means:

- Every document is accessible from anywhere in the world
- Family members can be given access in an emergency
- Nothing gets lost in the move
- You can share documents with solicitors, gestors, and officials instantly

- Your loved ones know where everything is if something happens to you

Legacy Vault Kit — Built for exactly this moment.

Store, organise, and secure all your important documents in one private digital vault.

Visit legacyvaultkit.com to get started.

Chapter 8: Your First Week Action Plan

Land with a plan. Here is your week-one checklist.

Day 1-2	Confirm accommodation, connect utilities, buy a local SIM card
Day 2-3	Open a local bank account (bring NIE, passport, proof of address)
Day 3-4	Register at the Ayuntamiento (town hall) for your Padron
Day 4-5	Register at the local health centre (Centro de Salud)
Day 5-6	Find a local gestor — ask in expat groups for recommendations
Day 7	Begin TIE residency application with your gestor
Week 2	Register children at school, sort driving licence exchange, register pets with local vet

Useful Contacts to Have Ready

- Local Policia Nacional (for NIE appointments)
- Local Extranjeria office (for TIE applications)
- Your town's Ayuntamiento (town hall)
- Your nearest Centro de Salud (health centre)
- A recommended gestor (tax/admin agent)
- A sworn translator
- An APHA-approved vet (for pet travel documents)

Want personalised guidance based on which country you are moving from?

Use our free Relocation Wizard at movingtocanaryislands.com
and get a personalised checklist for your specific situation.