



TorFX Guide to

Emigrating to New Zealand

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Introduction

Migration figures show that thousands of Britons every year are making the decision to permanently relocate to New Zealand.

For many Britons, New Zealand is a distant land, an unknown on the edge of the world. Far larger than the United Kingdom, yet far more remote, New Zealand lies in the sea past Australia.

With striking landscapes of rolling hills and white sand beaches, hot springs and snow-capped mountains (making it the ideal setting for the Lord of the Rings trilogy) New Zealand is like no other country on Earth.

The air is some of the cleanest in the world and the local and indigenous populations are renowned for their friendliness. These countless points of appeal are shown in migration figures; with thousands of Britons making the decision to permanently relocate to New Zealand every year.

New Zealand is an island nation, comprising of two main islands and countless smaller islands scattered in the surrounding seas. The largest islands are the North Island (Te Ika-a-Māui in the Māori language), and the South Island (Te Waipounamu). The North Island is smaller than the South but significantly more populous. Overcrowding isn't exactly a concern, however, as there are around 17 people per square km.

The weather coordinates excellently with New Zealand's stunning landscapes, with most islands receiving over 2,000 hours of sunlight per year, significantly more than the UK's sunniest spot, the Isles of Scilly, which gets 1600 yearly hours of sunlight. New Zealand is covered by extensive road, rail and aerial travel networks and of course the coastlines and interior offer memorable walks and hikes for the adventurous.

For the newly-arrived Briton in New Zealand, linguistic barriers are practically non-existent. As the national language, English is spoken by over 95% of the population. The meanings of many dialect words are also the same as in the UK.

Things to Consider

Relocating to the other side of the world is a big step and there are a lot of things you'll need to think about before you take the plunge.

Although moving overseas can be a very attractive prospect when first considered, it takes careful planning and significant research before you're finally ready to make the transition abroad.

Many of these points are common sense: Where in New Zealand do you want to move? What kind of house are you looking for? What is the most cost-effective manner of transferring your money abroad?

Another factor is removals. Given the remoteness of the country, shipping and air freight are the only ways of transporting your possessions to the nation.

There are a number of specialist removal companies in the UK who are dedicated to easing the stress of relocating and in this guide we'll let you know the kind of questions you should be asking any removal company you've been considering.

Banking in a new country can also be a daunting prospect, so organising your finances before the big move is highly recommended.

We'll be giving you all the information you need about the biggest banks in New Zealand, as well as what kind of accounts are available. If you haven't managed to secure a job before moving to New Zealand, it's likely that you'll end up searching the nation's employment market.

There are some exciting opportunities available for expats and the Work Section of this guide will detail the options as well as offer pointers for how to approach looking for employment in the country.

Visas are also something that you'll need to consider as New Zealand has several different types of Visas that cover different people's situations.

If moving with children, you'll want to take a look at the Schooling section, which covers the differences (and similarities) between the UK and New Zealand educational systems as well as the core points about having your children study in the country.

Towards the end of this guide, you'll find points to consider if you're thinking of retiring to New Zealand and tips about how to save money when transferring your UK pension overseas.

As well as covering the above sections, this guide will also look at the best spots to settle in New Zealand and how to get your money's worth when buying and investing.



Moving Money

When moving abroad, you'll probably have to utilise foreign exchange services at some point or another.

When moving abroad, you'll probably have to utilise foreign exchange (forex, or FX) at some point or another. You may need to engage in foreign exchange for a number of reasons, like investing in property, transferring pension payments, paying wages, converting savings, or making any other kind of Regular Overseas Payments (ROPs).

This section discusses how the foreign exchange market works and how to get that market working in your favour when it comes to moving money.

The FX market is one of the most volatile trading platforms in the world and exchange rate movements can be so rapid that they're almost impossible to predict. Fluctuations take place all day, every day, but it's best for your finances to make a trade when the exchange rate moves in your favour. For instance, if you're converting your Pounds into New Zealand Dollars (GBP/NZD), you'll want the Pound to be as strong as possible to help you get the most New Zealand Dollars for your money.

There are several ways for you to transfer your funds; these include using a bank, an institution like the Post Office or a currency broker. If you choose to use a bank, you may find that they don't offer you the most competitive exchange rate and that they tag on fees for completing the transaction. Meanwhile, institutions like the Post Office might not be able to offer you much flexibility when it comes to contract options and order types. If, however, you use the services provided by a reputable currency broker, it's possible to conduct your transfers at a competitive exchange rate and on a fee-free basis, which can result in considerable savings.

It's important to shop around for the best Pound Sterling to New Zealand Dollar (GBP/NZD) exchange rate as there can be surprising disparity between the rates offered by banks and brokers.

You may also find that some banks fix an exchange rate in the morning and hold it all day while currency brokers track market movements in real-time and offer a competitive exchange rate available at the moment of trading.

When looking into transferring a large sum of money abroad (for example, moving your savings or funding the purchase of a house), it's important to know how much the exchange rate can affect the amount of money you receive. Although the difference of a few cents per Pound may seem minimal on paper, it can make a huge difference when you're transferring tens or hundreds of thousands of Pounds.

You might also want to investigate the specialist services offered by some currency brokers. If, for example, you're waiting for a house purchase to go through but want to benefit from the current favourable exchange rate, you can talk to a broker about a forward contract, which will keep your chosen rate fixed for up to two years ahead of a transfer.

Fixing a rate in this way can be incredibly useful for offering some protection from major market shifts that could lose you thousands.

While this contract type gives you a measure of security and can help you budget effectively, you should note that the market can move both ways, so there's always the possibility that fixing a rate means you'll miss out on a better rate in the future.

You may also need to make recurring payments from the UK to New Zealand, to move wages or a pension, for example. Some currency brokers can offer you a Regular Overseas Payments (ROPs) service which will see your funds converted automatically every month at a commercial rate on a fee-free basis.

With some reputable brokers, you'll also be assigned an Account Manager who can offer you market insight before making a trade. Additionally, having an Account Manager at the end of a direct line saves you spending hours waiting on hold in call centres and means that making any changes to your account will be stress-free.

Buying Property

One of the first things you need to know about living in New Zealand is the seasonal difference: these are practically a reversal of the UK.

The three largest cities in New Zealand are Auckland (located in the north of the North Island), Wellington (the capital city, located in the south of the North Island) and Christchurch (located in the east of the South Island).

One of the first things you need to know about living in New Zealand is the difference in seasons: these are practically a reversal of conditions in the UK, as summer stretches from December to February, autumn goes from March to May, winter takes place from June to August and spring is designated between September and November.

The second thing to know is that, on average, New Zealand experiences around 20,000 earthquakes per year. Before you get put off by the number, it's worth noting that the vast majority of these are extremely minor and since New Zealand has been settled for hundreds of years, the locals are well-adapted to coping with them. Because of this feature of the country, most modern houses are constructed from timber, rather than stone.

A highly effective 'Fix. Fasten. Don't Forget' scheme by the New Zealand Earthquake Commission covers all the bases when it comes to securing homes and their contents, so you shouldn't be too concerned about whether the home you buy will stand up to the test.

With these points covered, let's move on to locations.

Wherever you buy in New Zealand, you'll be pleased to learn that there is no Stamp Duty, land tax or capital gains tax and fees for estate agents are typically paid by the seller of the property in question.

Comparatively speaking, housing prices in Auckland and Wellington are cheaper than in London, although as the country's largest city and capital respectively, prices are still higher there than elsewhere on the Islands.

Properties on the North Island are, on a whole, costlier than the South Island, but the South Island is considerably larger and features the sweeping Southern Alps, a lengthy mountain range that stretches down the length of the island.

In addition to a large number of expats living in Auckland, there is also a substantial population in the city of Nelson, on the northern edge of the South Island.

On average, the Southland region at the southern tip of the South Island has the cheapest housing prices; the largest settlements in this area are Invercargill and Gore. Although the area does have low living costs, this comes at the downside of being a fair distance away from the major cities to the North. However, domestic airports are dotted all over the islands and make long distance transport within the country a breeze.

Napier is a point of particular interest on the east of the North Island; the city boasts a unique Art Deco architectural style on many of its buildings and is around an hour's flight from Auckland and Wellington. Napier is located in the Hawke's Bay region, which has gained global recognition for the wines produced there. This feature of the region is celebrated annually with a three-day wine and food festival.

In the north of the North Island, Tauranga is a burgeoning port city on the Bay of Plenty, one of New Zealand's most beautiful coastal regions. Further up the coast is the Northland region, the very tip of the North Island. The weather here is extremely mild compared to other parts of the country and for this reason it has gained the name of the 'Winterless North'. The largest city in the region is Whangarei, around 3 hours drive from Auckland.

The region of Taranaki in the west of the North Island is a spectacular one and at the centre is the huge mountain that gives the area its name. The snow-capped peak can be seen from most of the region and in addition to being a particularly strong agricultural area for New Zealand, Taranaki plays hosts to countless sporting and music events.

As a last point on the North Island, Wellington has been named as the world's 'Coolest Little Capital' and houses many of the country's fastest growing businesses, like microbreweries and coffee houses.

Being much larger than the North Island, the South Island has a greater degree of variance. The West Coast region is one of the least populated in New Zealand and offers an abundance of scenic views and walks for the adventurous.

The city of Queenstown in the south-west of the South Island presents some of the most iconic views on the island: the city is built around the shore of Lake Wakatipu and is surrounded by breath-taking mountain ranges that make every day in the city a treat for the eyes.

Otago, in the south of the South Island, is a farming-intensive region and like Taranaki, it also has some fantastic views and areas to explore, including hiking trails, coastal cave systems and a number of internationally-renowned vineyards.

For the mechanically minded, the expanding town of Omarama in the southern district of Waitaki boasts an abundance of employment opportunities, as the company Meridian Energy employs most of the townspeople and produces much of the hydroelectricity utilised by both islands.

Finally, Canterbury in the east of the South Island is the largest region in New Zealand. In addition to the cosmopolitan city of Christchurch, the region offers a number of smaller towns and villages along the coastline and as with other areas, is abundant in farm and vineyard-based businesses.

Wherever you choose to settle down in New Zealand, for most newcomers the usual course of action is to rent before buying.

This allows you to get the feel of the region and decide whether it's the right one for you and your family.

However you plan to settle down in New Zealand, at some point you'll have to convert your Pounds to New Zealand Dollars.

This requires a little research as using banks and building societies to transfer money abroad from the UK can incur additional fees.

A currency broker, however, may be able to offer a more competitive rate and conduct your transfer on a fee-free basis.

Additionally, as explained previously, fluctuating exchange rates can seriously disrupt your careful financial planning, but when you enter into a forward contract with a reputable company, you'll be guaranteed an exchange rate for up to two years ahead of making a transfer.

Should anything untoward happen in the markets before you complete your purchase, you still have the reassurance of the agreed upon Pound to New Zealand Dollar (GBP/NZD) exchange rate.



Removals

Removal services to New Zealand from the UK tend to offer fairly similar packages given that the methods are fairly limited.

Removal services to New Zealand from the UK tend to offer fairly similar packages given that the methods for transferring possessions across to New Zealand are fairly limited. Basically, you can either ship your possessions in or fly them across the globe by air-freight.

When searching for removal companies one of the first things to look for is whether the company is a member of the BAR (British Association of Removers) or a member of an alternative internationally-recognised organisation.

As a move overseas can be rather expensive, it helps enormously to shop around for the best price given the competitive nature of the many removal companies available.

When thinking of hiring a company to handle your move abroad, it helps to find out how long the company has been operating for, how many trips they make over the course of a given period, how many people are under their employ, whether their references are satisfactory and up to date and what kind of insurance packages they can offer.

Different companies offer different services; some can provide removal boxes, storage space in reserve for a month, individual containers or lorries for belongings and packing services.

Part-load shipping allows you to reduce costs by sharing your container space with someone else when moving abroad, although this can increase shipping times considerably, sometimes with an arrival date of 4-6 weeks after the container has been sent.

With air transport, deliveries usually get across to New Zealand more swiftly, although compared to shipping, this option is usually more costly.

Air-freight services land in Auckland Airport and Christchurch International Airport, where companies then transfer your belongings onto vehicles and deliver them to your home.



Banking

Many British banks operate across the world nowadays, which means you should be able to set up an account from your UK branch.

Many British banks operate across the world nowadays, which means you should be able to set up an account from your UK branch in advance of the big move.

Some institutions can set up your account so that by the time you arrive it has been activated and is ready to use.

If you currently bank with an institution that operates abroad, they can transfer your credit history as well.

If you are thinking of opening a local account upon arrival, there are eight main high-street banks that are especially notable. These are ANZ Bank New Zealand, ASB Bank, the Bank of New Zealand, Westpac, Kiwibank, TSB Bank, SBS Bank and the Heartland Bank.

If you decide to open an account when you arrive, you'll need to take a form of photo identification (like a passport or a New Zealand-issued driver's licence), an address of residence in New Zealand, an Inland Revenue (IRD) number and a sum for the opening balance (this varies per bank).

One thing to be aware of it is the fact that many New Zealand banks attach fees to regular transactions, like cashing in several cheques on the same day; for this reason, most of New Zealand's economy is electronic and transfers over cash-in-hand are the norm.

Like many other countries in the world, New Zealand's currency is Dollar based.

The New Zealand Dollar is structurally very similar to the British Pound; a Dollar is made up of 100 cents.

Current coins of New Zealand come in 10c, 20c, 50c, \$1 and \$2 denominations, while banknotes come in \$5, \$10, \$20, \$50 and \$100 denominations.

The currency as a whole is informally referred to as the 'Kiwi'. This name comes from the \$1 coin depicting the small, flightless bird that is endemic to New Zealand's islands.



Work

New Zealand's economy is beset by skill shortages, so you should be able to find something that suits you when looking for employment.

In New Zealand working hours are a maximum of 40 hours per 5-day week and most businesses operate from 8am to 5pm. Lunch breaks in New Zealand typically range from 30-60 minutes.

All employees (whether part-time, seasonal or casual) get four weeks holiday per year after being continuously employed in the country for a year.

A good place to start on your hunt for a new job is the work section of the New Zealand Now (www.newzealandnow.govt.nz) site, which allows potential migrants to register their interest in obtaining employment in the country. After signing up, you'll get regular updates on areas where your skills could be in demand and receive information about specific positions that have become available.

The site also has a market overview area, which provides insight into many of the largest industries in the country.

New Zealand's economy is beset by skill shortages, so you should be able to find something that suits you when looking for meaningful employment.

The country is well known for its focus on agricultural development and demand for those skilled in the farming industry isn't going to lessen anytime soon. Although large-scale farms are all over New Zealand, the largest regions for the industry are Canterbury, which is known for its vast plains, and Taranaki, where water is consistently provided by year-round rainfall.

As with the UK, tourism is also a vital industry for the islands. Anyone experienced (or looking for experience) in the hospitality and leisure sector will find a place in Queenstown, Auckland and Wellington, which pull in tens of thousands of tourists every year due to their attractiveness and abundance of activities.

Also like the UK, New Zealand has a continually expanding energy industry, with providers constantly coming up with more efficient and cost-effective ways of delivering power to people's homes. Renewable energies are particularly strong in the country and hydroelectric power stations are common along the Waitaki River in the South Island. Wind energy is also a burgeoning industry and major wind farms can be found across the country, with a particular concentration in the south of the North Island. In the middle of the North Island, Lake Taupo is surrounded by geothermal power plants and anybody with an interest in the field should definitely investigate the possibility of working within the hottest industry in the country.

The healthcare system of New Zealand is world-class and high standards of care are offered in both the public and private sectors.

The possibility of advancement in these areas is good and a versatile attitude will take you far in a hospital or social care environment. Doctors and nurses moving from the UK to New Zealand have been warmly welcomed into the system.

A similarly in-demand area in New Zealand is teaching. There are schools of all shapes and sizes located all over the Islands and finding your ideal teaching environment is simplified by dedicated programs and support allowances offered by the country's educational system.

If you're working in New Zealand and want to transfer wages back home to meet UK mortgage payments, or need to move money abroad for any other reason, you may want to look at the Regular Overseas Payments service (ROPs) offered by some currency brokers. It would save going into a bank every month to conduct a foreign currency transfer and if you need to make more than one payment every month, you can do this with multiple ROPs plans.

Transfers are conducted without fees and can be automated to take place on a day of your choosing at a competitive rate of exchange.

Pensions

If you are going to be working in New Zealand, it's worth noting that unlike the UK, New Zealand doesn't have an official retirement age.

If you are going to be working in New Zealand, it's worth noting that unlike the UK, New Zealand doesn't have an official retirement age. However, for most people, 65 is the age where you can call it a day, sit back and put your feet up.

Most New Zealand companies start paying their Superannuation (Company Pensions) to employees at this age and it's also the age at which the Government-funded NZ Superannuation (Super) gets paid in.

If you're aged 65 or over, NZ Superannuation is a fortnightly payment, however it should be mentioned that unlike the UK pension system, the Super is intended to provide social protection, not to act as a substitute to your earnings. Once the Super is granted, you'll also receive a SuperGold card, which provides discounts and concessions for the holder.

The non-contributory flat-rate form of the New Zealand Super is available to those who have lived in New Zealand for at least 10 years after turning 20 years old, and five of those years have to have been since they turned 50.

Qualifying for the Super earlier than this may be possible for UK residents as the United Kingdom is one of the countries that New Zealand shares a Social Security Agreement with.

The amount that you can receive with a New Zealand Super may be reduced if you are also affected by an overseas benefit or pension scheme, as tax may be deducted from the overseas fund.

Private-sector occupational pensions are also available, although these are fairly limited compared to the other two nationalised schemes.

If you're retiring to New Zealand and have a UK pension, you'll need to transfer the payment each month from Pounds into New Zealand Dollars. As this is likely to be an ongoing regular payment, it may prove costly to transfer every month using a bank.

With this in mind, it can be a good idea to look at a Regular Overseas Payments (ROPs) option to keep your funds arriving regularly and cost-effectively. One of the key features of ROPs is the way that they negate the fees that banks tend to charge when conducting international money transfers.

Reputable brokers won't charge transfer fees and will help you set up one or more ROPs programmes. Some brokers also employ currency specialists who'll be assigned to your account and can help out with any changes that you want to make to your transfer.



Schooling

New Zealand has an education system that has established itself as one of the world's best.

New Zealand has an education system that has established itself as one of the world's best, with school grounds having plenty of space for activities and departments being well-equipped with computing and digital facilities. Varied extracurricular activities are also commonplace. In many ways, the system is functionally identical to the UK's schooling system, although there are several key distinctions.

Between the ages of six and sixteen, children are required to attend school, although it is common for children in New Zealand to begin Primary School at the age of five. For children up to five years old, pre-school education is available; this is virtually identical to the UK's Nursery School system.

There are two different types of Primary School – Full and Contributing.

A Full Primary School takes children from the age of five up to the age of twelve, while a Contributing Primary School takes children from the age of five up to the age of ten or eleven, at which point they are moved to an Intermediate school for two years until the child is twelve years old. These Intermediate schools act as bridges for a child's learning and prepare them for transition from a Contributing Primary school to a Secondary school.

Schools in New Zealand typically educate students for around 30-32 hours per week, with a usual school day seeing just over an hour per lesson. There are generally four lessons each day, with breaks in the morning, at lunch and (in some schools) in the afternoon.

Classes cover the usual range of subjects; maths, history, humanities, art and sciences, and if the school supports it, foreign language teaching may also be included in the curriculum.

For students who are having difficulty with their performance, a 'streaming' system is used, which replaces having to retake an academic year in all but the most exceptional of circumstances.

After finishing Primary school, New Zealand students enter Secondary school. This period covers the ages of 13-18 and as with the UK, New Zealand offers three types of Secondary School – government funded State Schools, State Integrated Schools (which are privately run, either by specific religious groups or organisations that practice niche methods of teaching) and Private Schools.

The vast majority of children (85%) attend State Schools in New Zealand. Education is free at these schools, but parents may be asked to pay an optional NZ\$250-\$500 contribution towards out-of-school activities, such as exam fees, school trips, sports and special tuition.

State Integrated Schools also offer Government-funded education, but these institutions are capable of charging parents compulsory 'attendance dues', which are set amounts and often average around NZ\$1,500 per year.

Private Schools in New Zealand are virtually the same as those in the UK and are attended by less than 5% of children.

Fees for these institutions are usually around NZ\$20,000 per year. At the end of Secondary school, students are given exams (similar to GCSEs) that, if passed, grant them the National Certificate of Educational Achievement (NCEA).

After passing, students can either leave education or undertake Tertiary education. This is a broad area, covering Private Training Establishments (PTEs), Universities, Workplace Training and Institutes of Technology and Polytechnics (ITPs).

These avenues of education all allow for the specialisation of a student's abilities and typically grant a nationally-recognised form of qualification upon graduation.

Visas

Like the UK, New Zealand has a number of different visa types depending on what the migrant's circumstances are.

Like the UK, New Zealand has a number of different visa types depending on what the migrant's circumstances are and how they intend to spend their time in the country.

If you intend to start work after you arrive, the Skilled Migrant visa and the Work to Residence visa are both applicable.

The Skilled Migrant visa is granted to those who have skills, qualifications and experience that the New Zealand government deems of great value to its economy.

Applications are gauged on a points based system, with the applicability and value of an applicant's credentials generating higher scores. The principle of the visa is that by having these essential skills, you can pass through the immigration process far quicker than a standard applicant and on a whole, your entry into the country is meant to be easier.

The Work to Residence visa is similar to the Skilled Migrant visa but is designed to function on a more temporary basis as you accrue time spent living and working in the country. After two accumulated years of work, people in the nation on Work to Residence visas can apply for Residence.

Businesses (both existing and starting up) can apply for residence with Entrepreneur Work visas, or Employee of Relocating Business visas. Investors moving to the country also fall within this category, under the Investor and Investor Plus visas.

For the retiring, there are two options when it comes to obtaining a visa – the Parent Retirement visa and the Temporary Retirement visa.

Requirements for the Parent Retirement visa are that one of your children lives in New Zealand and is a certified citizen or resident, that you do not have any dependent children and that you possess sufficient funds (NZ\$1 million) to make an investment in New Zealand over the course of four years.

You must also nominate NZ\$0.5 million (as Settlement Funds) that demonstrates your ability to support yourself and your child during the four year investment period.

The Temporary Retirement visa also requires significant funds to have been accrued, to the sum of NZ\$0.75 million. NZ\$0.5 million of this must be nominated for maintenance funds and the retiree's annual income must be at least NZ\$60,000.

Only two years of New Zealand investment are required for this method. However, unlike the Parent Retirement visa, there is a minimum age limit of 66 years or older when an application is made.

Provided that the visa holder still meets the requirements of the Temporary Retirement visa, they can renew it at the end of a two year period.



Emigration Checklist

While moving abroad is always exciting, it helps to plan out what you need to do ahead of time. To help, we've put together this checklist.

- Make sure that you've found the perfect area of New Zealand for you by doing extensive research into your new home and the cost of living in the area.
- Make sure that everyone who is travelling has a valid passport and make copies of any other essential documents you'll need. Book plane tickets and plan the transportation of any vehicles, if applicable.
- Familiarise yourself with the New Zealand Dollar and check both banks and currency brokers for the most competitive exchange rates. Additionally, if you plan to move pensions overseas or want to make regular payments back to the UK, ask a reputable broker about a Regular Overseas Payments (ROPs) plan.
- Look into opening a bank account ahead of your departure, or put together the documentation discussed in the Banking section to easily open a new account upon arrival.
- Make sure that everything is in order for selling or renting your UK property and make arrangements for your new home. Shop around for the most competitive Pound Sterling to New Zealand Dollar exchange rate. Market movements can be unpredictable, so it can be a good idea to ask a broker about a forward contract to protect your funds in case the market shifts out of your favour.
- Make an inventory of your possessions so it's easier to check if anything's missing when you get to the other side.

- Ensure that you have acquired the visa that is relevant for you. If you intend to start work after you arrive, the Skilled Migrant visa and the Work to Residence visa are both applicable.
- Research schools and set up placements for your children in your new area of residence while informing your children's current school that they're leaving. You may need to get copies of exam results and school reports, as well as having a portfolio of work they've completed to show their new school.
- If you're moving pets abroad, make sure they're up to date with vaccinations and have a passport. You also need to make arrangements for them to be transported; there are companies that specialise in this.
- Make the UK tax office aware that you're leaving and register for an Inland Revenue Number (IRD) in New Zealand. Search around for the right job and make sure that your application stands out by obtaining high-quality references.

Finally, moving abroad is a great chance to enjoy a new culture, climate and lifestyle. Although there's a lot of organisation and stress involved, it will be worth it and you'll be greeting your friends and neighbours with 'Kia ora' before you know it!





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