

Destination  
Wedding









From tropical beach weddings to intimate ceremonies in historic venues, we take a look at how to get married overseas and make the most of your wedding budget abroad.





# The latest trends in weddings abroad

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Statistics from the Government Office for National Statistics suggest that more and more Brits are choosing to get married abroad.

In the last two years, more than 200,000 couples got married abroad. Primarily these have been in tropical resorts, but wedding planners are noting a growing trend of European venues in places as rich in history and culture as sunshine. Traditional favourites in Europe include Lake Como in Italy and Mykonos and Santorini in Greece; Cyprus and Italy are tipped to become more popular together with more unusual locations including Croatia.

Research commissioned by moneycorp shows that almost a third of Brits either have already got married abroad or would plan to do so in the future. While Europe may be growing in popularity, the list of top three most popular destinations suggest that the tropical island wedding has not yet gone out of style. The Caribbean which was the top choice for 20% of respondents with the Pacific Islands and Europe making up the rest of the list.



## Are tropical island weddings going out of style?

Tropical weddings continue to be popular and offer endless sunshine and luxury. Bora Bora is surrounded by stunning lagoons and brides often arrive at the ceremony by canoe. Venues include white sand beaches, overwater chapels or even yachts in the middle of the turquoise lagoon. A romantic and festive traditional Tahitian wedding ceremony is not binding, but could be combined with a simple and legally binding ceremony at the city hall. The traditional ceremony is often followed by a romantic sunset cruise where the bride and groom continue to be serenaded by soft Tahitian music – the experience and the memories are more than worth the effort of marrying twice. A more laid-back ceremony can be found on the Hawaiian island of Maui. A ceremony on the beach and the unique Hawaiian laid-back vibe can be a magical way to start married life.

## European weddings offer sunshine and culture

Weddings in Europe also offer sunshine and romance. Santorini in Greece is a popular choice with couples drawn as much by the breath-taking sunsets and clear water as the romantic Greek concept of *philotimo* is the Greek concept of unconditional love and respect. Italy offers stunning architecture and historic cities as well as gourmet food and wine. Similarly, France promises to deliver a wonderful first meal as a married couple, and plenty of attractions and quiet spots across the country to enjoy a honeymoon. The added advantage of these closer locations is that if you do wish to invite guests, there are regular affordable flights and a wide variety of accommodation options for an intimate wedding party.

## Is a wedding overseas a cheaper option?

A recent survey<sup>1</sup> by Barclays found that 40% of couples came to regret how much they'd spent on their wedding and wished they had spent it on a house deposit, their children's education or retirement.

The UK is one of the most expensive countries to get married, so it is no wonder that more and more couples are looking to save money by getting married overseas. This option often means much lower costs but it is worth remembering that there are some additional expenses that may be associated with a wedding abroad that need to be accounted for in the budget.

### 5 HIDDEN COSTS TO CHECK



#### 1. Luggage

- ☐ Check with your airline about transporting bulky and/or delicate garments, such as a wedding dress.
- ☐ Confirm costs ahead of travel with your airline to avoid a pricey surprise at the check-in desk.

#### 2. Administration and paperwork

- ☐ Look into the different legal requirements per country which must be fulfilled or your wedding might not be able to go ahead.
- ☐ Double check you have the right legal documents as your insurance provider may not cover a forced cancellation.

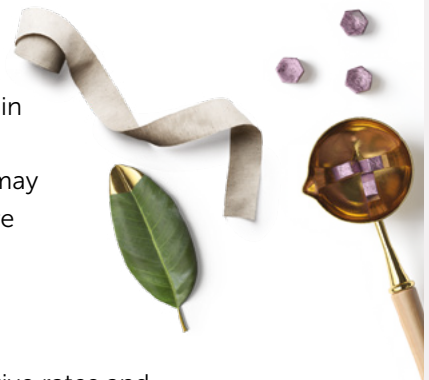


#### 3. Local Taxes

- ☐ Get local suppliers to confirm that when receiving quotes from them, that local taxes are included.
- ☐ If in doubt, ask for a breakdown of costs to demonstrate how much the taxes represent of the total amount.

#### 4. Vaccines

- ☐ Some of the best value wedding locations in the world are in Latin America, South Africa and South-East Asia<sup>2</sup>. However, such destinations may require vaccinations which may or may not be available on the NHS, so check what jabs you require and book in advance of travelling.



#### 5. Currency exchange fees and fluctuations

- ☐ Work with an exchange specialist to get the most competitive rates and consider setting a rate in advance for an accurate assessment of costs.

<sup>1</sup> <http://www.aol.co.uk/money/2017/03/01/40-of-married-brits-regret-wasting-money-on-their-wedding/>

<sup>2</sup> <http://www.thisismoney.co.uk/money/bills/article-3673378/Should-say-abroad-cost-UK-wedding-vs-overseas.html>

# Why get married overseas?

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## An overseas wedding can take a lot of the stress and pressure out of the day

From family feuds to impossible costs, many couples are finding that weddings can be stressful and expensive and all that pressure takes away from the magic of the day. Perhaps that's why many couples look to get married abroad, a more affordable option which allows couples to embrace the romance and forget about all the worries that a big wedding at home can bring.

### Taking care of the details in the Dominican Republic

One of the current hotspots for what some refer to as a luxury 'destination "I do" include Punta Cana on the eastern side of the Dominican Republic, where there are a handful of exclusive resorts that cater for the luxury end of the wedding market amid an unrivalled setting and perfect hospitality. A personal wedding planner can help to organise anything from spa treatments to a round of golf or a day deep sea fishing. There is even the option to spend your first night as a married couple in an Oscar de la Renta designed suite at Tortuga Bay overlooking the Caribbean Sea.

### Say 'I Do' twice in Bora Bora

In the Pacific, Bora Bora is high on the list of those who want to marry in complete luxury. The island is surrounded by stunning lagoons and brides often arrive at the ceremony by canoe. Venues include white sand beaches, overwater chapels or even yachts in the middle of the turquoise lagoon. A romantic and festive traditional Tahitian wedding ceremony is not binding, but could be combined with a simple and legally binding ceremony at the city hall. It's worth the extra effort; the ceremony traditionally begins with the bride being treated to a soothing monoi-oil massage while being sung to and

adorned with fragrant flowers. Meanwhile, the groom is taken to a motu (small islet) by outrigger canoe, painted with tattoos, and given a crown of tropical leaves. The bride wears a traditional Tahitian wedding pareu and a flowered headpiece. A priest conducts the wedding vow renewal ceremony in Tahitian and each couple is given a Tahitian name and a name for their first-born child. The ceremony is often followed by a romantic sunset cruise where the bride and groom continue to be serenaded by soft Tahitian music – the experience and the memories are more than worth the effort of marrying twice.

### Marriage, music and magical memories on Maui

Elsewhere, the Hawaiian island of Maui offers a number of resorts where couples can splurge on a luxurious but laidback affair, with a somewhat traditional Hawaiian slant. Alongside the traditional options within a wedding package, including a range of affordable choices for wonderful music to accompany the ceremony, from a serenade by Brian Santana (nephew of the renowned Carlos Santana) to your very own hula dancer to get you in the laid back Hawaiian mood. All this and a fabulous beach setting, and a relaxed vibe to make sure you enjoy your day and focus on each other.











## Get married in a Caribbean paradise

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**Tropical weddings continue to be popular and offer endless sunshine and luxury.**

With white sand beaches, turquoise lagoons and even overwater chapels, getting hitched in the Caribbean allows you to start married life in a stress-free, tropical location.

### Legal Requirements

Different islands have different legal requirements, with some asking for a certain amount of days' residency to obtain the marriage license. There are also a range of legal fees beyond the ceremony; in the British Virgin Islands, you are required to buy \$110.00 in BVI postage stamps and the cost of the marriage license depends on the location; \$35.00 if performed in the office or \$100.00 elsewhere. In Anguilla, the cost of the marriage license is \$40.00, or \$284.00 if residency has been less than 15 days. A wedding in St Barth requires a little extra paperwork because French translations of English-language documents must be provided, and a certificate of good conduct and proof of single status is a legal requirement. You might also want to consider the paperwork if you wish to have a religious ceremony. For example, in St Kitts and Nevis, you'll need a letter from your priest (of any denomination).

### Laid back beach wedding in Barbados

If you're not a fan of paperwork, Barbados has fewer requirements. There is no waiting period or minimum length of stay; the only requirement is that you must apply for your marriage license in person. As a non-resident, the fee is BDS\$150.00 cash, with an additional \$25.00 stamp fee. The simpler process means that you can spend more time planning all the finishing touches to your laid back, tropical wedding including the flowers, music and cocktails for a romantic celebration on the beach.

### Calculating the true cost of an island wedding

Expenses incurred for an overseas wedding are likely to have to be settled in another currency. This could require some planning on your part to ensure that exchange rate fluctuations don't push the big day way over budget. If you're looking to keep things simple and stress-free, your high street bank might seem the simplest option for settling overseas expenses, however a currency specialist may offer better value. On top of better rates and low fees, you'll be able to speak to an expert who can provide guidance on the best way to settle your wedding expenses and prepare for exchange rate volatility. The savings you make could be just what you need to book that extra spa treatment or romantic finishing touch to one of the most important days of your life.



## What does a wedding planner do, and do you need one?

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We take a look at how specialists and careful planning can ensure that your big day is filled with romance, not stress.

Although the perception of wedding planners may be that they are only for the rich and famous, more and more consumers are finding that working with a specialist is the best way to maximise their wedding budget and hold the wedding of their dreams. This is particularly the case when planning a wedding overseas, as a professional can offer the benefit of their local knowledge and connections.

International Wedding Planner Matthew Oliver agrees;

*"80% of the weddings we organise take place abroad. As with any wedding, there are a number of suppliers, from the venue to the florist and the caterer. We work as an intermediary to deliver the event and check the finer details, but the couple retains full control of the payments. Planning can take up to 18 months, which gives the couple the option to budget and pay in instalments."*

A wedding need not cost the earth. You can leverage exclusive industry discounts available to professionals, which will help your money go further and add all the personal touches you need without sacrificing the quality. The idea of a wedding budget may not seem romantic, but early consideration of this subject can not only serve as a means of setting your expectations, it can help to avoid a lot of stress further down the line. Matthew Oliver adds,

*"It's hard to estimate the average budget because to us, there's no such thing as an average wedding. We might work with a couple spending £40,000 and another spending £250,000 and many different budgets in between."*

One of the aspects that gets overlooked when planning a wedding overseas is the money that can be lost during a currency exchange – just as working with a professional wedding planner can help you make the most of your special day, a specialist foreign exchange provider can help you to make the most of your money.

3 <http://www.harpersbazaar.co.uk/bazaar-brides/news/a39008/average-uk-wedding-costs-2016/>



Checklist

- Printed Invitations
- Map / direction cards
- RSVP cards
- Ceremony cards
- Invitations for dinner
- Rehearsals
- Invitations for bridesmaid luncheon
- Invitations for bachelor party
- Programs

- Hotel fee
- Caterer & servers
- Cake

- ☐ Reception
- ☐ Hotel fee
- ☐ Caterer & servers
- ☐ Food
- ☐ Wedding cake
- ☐ Cake knife
- ☐ Wedding orchestra
- ☐ Bartender
- ☐ Alcoholic & soft drinks
- ☐ Campagne
- ☐ Table decorations
- ☐ Guest book
- ☐ Entertainment
- ☐ Rose petals
- ☐ Parking space
- ☐ Gratuities
- ☐ Transportation for guests
- ☐ Childcare





## An idyllic tropical wedding in Costa Rica

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A moneycorp client based in London decided to get married in Costa Rica for a number of reasons.

The couple had never wanted a large traditional wedding and after a holiday in Costa Rica, they were inspired by the beautiful landscape and rich culture. The tropical climate also held appeal and so the decision was made – and a quick budget check showed that choosing an intimate spot in breath taking surrounds would have cost the same to a larger wedding in London. We spoke to the bride about how she's found the process of planning a wedding abroad.

### What is it like organising a wedding overseas?

I have found it quite straight forward. Most venues have a wedding planner onsite and a list of options to choose from, which keeps it simple. Whilst you can organise it all from home, we chose to take a trip to finalise some of the finer details. We felt there was no replacement for actually tasting the food, for example, although I think that you can check reviews and check the menus online as long as that sort of detail doesn't nag at you.

### How have you found working with a wedding planner?

We have put a lot of trust in the wedding planner; at first there was a bit of an adjustment to make as Costa Rica has a laid back culture and a different approach to organisation. I'm more used to the demands of a busy job, but I have to say that their expertise and understanding has been invaluable. We found the trip to check the details a great way to put our minds at rest, and we're going out a week before the wedding so we can make sure all the finishing touches are done.

### What else is left to organise?

We only have a few details left to finalise – we need a band for the main event, and after that it's all the added extras such as day trips during the week and special dinners, but we're nearly there. Soon I will be able to sit back and start looking forward to the big day.

### What tips would you give to people organising a wedding abroad?

If you're looking for a way to plan your wedding then this has been relatively stress-free. However, I would say that it's only going to work for couples who are happy to let go of having full control. If you need to know and double check every single detail then this might not be for you, but I have really enjoyed personalising our wedding whilst letting someone else take care of the details!



## Managing the cost of a wedding

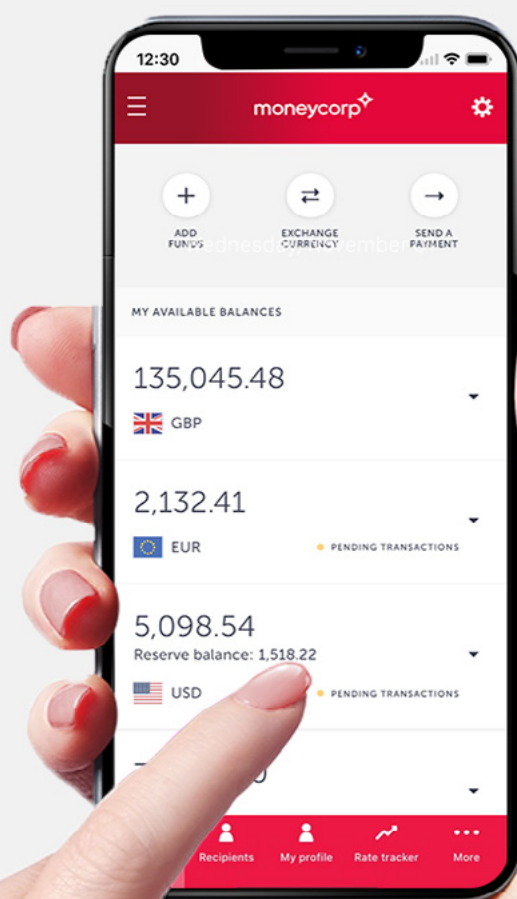
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Due to the fact that weddings abroad often involve a much smaller wedding party and the ceremony costs can be cheaper abroad, it's no surprise that survey we conducted also showed that nearly one in five (17%) of people choose a wedding abroad because it can be cheaper than getting married in the UK. However, those remaining costs are likely to have to be settled in another currency.

Given that – according to a survey conducted by wedding website Bridebook in 2017, the average engagement lasts 20 months – one option may be to organise a 'forward contract' which can help to protect you from subsequent rate movements, regardless of any upturns or downturns within the market (a forward contract may require a deposit). This allows you to secure a prevailing exchange rate for up to two years. So, once you've worked through the costs and options with a wedding planner, you can fix the current rate if it is favourable, or target a specific exchange rate if you have the time to do so.

A currency specialist can also provide the option to exchange and transfer funds for urgent payments to ensure it reaches the recipient's account as quickly as possible, which may be important if you're looking to secure the perfect venue before it is booked up.

You can also make incremental savings on transfer fees; we offer low transfer fees over the phone and fee-free transactions online. UK high-street banks on the other hand, can charge up to £40 per transfer. When you consider all the elements of a wedding – from the venue and the catering to transport, entertainment, flowers and all those little extras which give your wedding the personal touch, those fees could add up.



## Manage your overseas wedding costs with moneycorp

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Expenses incurred for an overseas wedding are likely to have to be settled in another currency.

This could require some planning on your part to ensure that exchange rate fluctuations don't push the big day way over budget. If you're looking to keep things simple and stress-free, on top of great rates and low fees, you'll be able to speak to an expert who can provide guidance on the best way to settle your wedding expenses and prepare for exchange rate volatility. The savings you make could be just what you need to book that extra spa treatment or romantic finishing touch to one of the most important days of your life.

### Benefits of a specialist currency service

- **Market guidance** – the currency market is constantly fluctuating, and it can be hard to get to grips with the ups and downs of the foreign exchange market in a way that helps you manage your budget. We provide guidance and information via email and text alert to help you keep on top of the market.
- **Specialist tools** – we also provide guidance on which tools might work for you – from urgent transfers to automated regular payment plans, targeting specific rates or even fixing a rate for a period of up to two years to provide more certainty in the cost of your transaction.
- **Great exchange rates** – Poor transfer provider rates can end up unnecessarily adding hundreds of pounds on top of the cost of transactions and your UK high street bank may not provide the best value options
- **Low transfer fees** - as little as £5 per transaction with no complicated fee structure and fee-free online;
- **Fast online access 24/7** – make overseas payments at your convenience and track online or via the moneycorp app;
- **Explorer Mastercard®** - pre-paid multi-currency card, perfect for last minute touches like flowers, any emergency items you might need to make your day complete or a special day out to celebrate on your honeymoon.

Speak to the team at moneycorp today to find out how you can save time and money on your overseas wedding costs.



## Contact us

To find out more about how moneycorp could help you save money on your dream wedding:

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