

Simplifying overseas service finances...

Defence's new digital tools and updated allowances help you and your family navigate the financial aspects of overseas assignments – with greater confidence and less paperwork.

When serving overseas, you should be able to focus on your work and settling into your new location, without worrying about unexpected costs or navigating complex policies.

Financial stability and a clear understanding of what you and your family can receive are essential components to support operational effectiveness. That's why Defence is freeing up valuable time and providing welcome reassurance, by simplifying allowance processes and providing tools that reduce admin.

These changes make the move to overseas life smoother for everyone, providing greater clarity and choice – whether you're posted abroad or keeping a home across borders.

Easier claims with more flexibility

From 1 July 2025, eligible personnel assigned to Brunei, USA, Kenya, and select European locations can opt into the **Global Mobility Allowance (GMA) trial**.

This initiative combines existing Disturbance Expense Overseas, Respite Provision, and Overseas Private Vehicle Provision allowances into a single, non-taxable lump sum payment – and there's no requirement for receipts.

The GMA Calculator gives a real-time, tailored estimate of how much you will receive, and you can use the allowance however you see fit – with [JSP 752](#) providing guidance on expenses the combined allowances can contribute towards.

Planning made simple

The new **Overseas Allowances Reckoner (OAR) tool** instantly calculates personalised allowance estimates for those preparing for overseas assignments. Simply enter basic details about your assignment location, family status, and accommodation type to receive immediate values for applicable overseas allowances.

This tool removes the need for time-consuming paperwork and manual calculations, reducing risk of errors and providing greater certainty and reduced stress, during what can be a challenging transition period.

Supporting family connections

For eligible unaccompanied and single Service personnel, with family homes in Europe while permanently assigned in the UK, the **Get You Home (Travel to Europe) trial** scheme has been extended until June 2026. This provides contributions for up to two return journeys to your European residence, per month.

Qualifying European countries include Cyprus, Germany and France and can be used towards travel via flights, ferry, rail or road.

Disturbance Expenses rate uplift

From 1 July 2025, eligible Service personnel moving to the UK from overseas can claim the same, higher 'overseas rate' for **Disturbance Expenses** as those moving overseas from the UK.

More information

- Read about the new allowance updates and explore the calculation tools on defnet and Defence Connect.
- Visit discovermybenefits.mod.gov.uk – to access the '[Families Hub](#)' and information on what's included in 'Your Offer'.