

NotaryNEWS

The Seasonal Newsletter of the Notary.Co.Uk Team

Summer 2009

London Calling...

Our office at 10, Buckingham Palace Road Victoria has become extremely popular with many clients. It is superbly located within **200 metres** of Victoria station (see: www.notary.co.uk/minformation.htm) and we have been surprised at the huge number of inquiries from people wishing to come from many miles away. This is because Victoria station is only about 1 hour by rail from Brighton and the south coast. Victoria Underground is a major station and it is very easy to reach from East and North London. We are also finding that many companies around the Westminster area very much welcome having a notary on the doorstep.

Please note the Mitcham office is now by appointment only; call one of our notary clerks on **0844 884 8791** to be booked in to the office most convenient for you. We pride ourselves on being as helpful as possible as quickly as possible – if we cannot answer your question straight away we will take down details and email a reply ASAP. Notary Basil



Preueneers has recently set up a blog; please have your say at: www.notary.co.uk/blog

Running late? - Don't worry!

At Notary.Co.UK, it is our policy to make things as easy for our clients as possible. This means that although we operate an appointments system, don't worry if you are late or you can't keep your appointment – we can always fit you in at another time. The only reason we operate an appointments system at all is to ensure that clients don't have to wait too long when they arrive. We realise that you may have to travel long distances and to rely on public transport, so it is not always easy to estimate how long a journey is going to take.

Paying us

We have simplified our payment system considerably. Not only do we accept payment by cash or cheque, we have card machines available at our main offices and we are also able to accept payments online. You can make a payment using your credit card on our web page at www.notary.co.uk/minformation.htm ■

Passports - A Notary's Obligation

One of the notary's jobs is to ensure that the person signing the document is who they say there are. This is why we insist on identification by passport. We need to be very vigilant about this because it is claimed by the UK Identity & Passport Service that one in every fifty passports is a forgery, and they also admit that they themselves are not always able to identify false passports!

We have a number of methods of checking passports, including scanning them under an ultraviolet light – passports for most countries are printed with various holograms only visible under UV. We have

also seen false passports where the UV numbering of the pages does not line up with the printed numbers on the pages. Likewise, fraudulent passports may contain photograph pages that have been tampered with, which will be evident from the fact that the laminated paper is loose at the edges, or they may have stitching, holes and perforated numbers which do not line up correctly.

We are always on the alert for these and other telltale signs – that way we can be confident in your identity and the notary's signature will give your document the maximum authority. ■

A Notary for all Reasons

As a client of Notary Co UK you already know that the services of a Notary Public are needed in many international business transactions; however you may be surprised at the range of situations a Notary is called in on. It can be quite extraordinary. You may need a notary if getting married abroad. Assuming you are attending in person(!) documents requiring notarisation can include Certificates of No Impediment and Nulla Oostas.

Don't want to go to your wedding?

An interesting matter came to our attention recently – we discovered that it was possible to get married by proxy in Brazil. In order to do this, you need to grant someone a Power of Attorney to attend the marriage ceremony on your behalf. It has been pointed out that this unusual situation could be exploited by a person wishing to bring a spouse into the UK without themselves having to leave the UK to get married. It appears to be still legal at the present time. ■

Adoption Thwarted

We were very sad recently to hear that one of our clients had given up the unequal struggle of trying to adopt a child from an Indian orphanage. Despite our best efforts and despite all the work by our clients, it was simply not possible to beat all of the bureaucracy involved.

The Indian authorities insisted on more and more documents, more duplicates, more repeats of documents already supplied. Eventually, our clients were unable to continue. With the mounting time, cost and the strain on their health they had to give up. It seems really sad that parents who were so keen to give this child the happiest life possible were unable to do so due to extensive formalities.

Let us hope that the system becomes easier whilst maintaining the proper safeguards. ■

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Lifestyle Choice: Planning to Retire?

By Basil Preuveneers

It is interesting to see how many people are making a lifestyle choice to move away from England. Emigrating always seems to be popular in bad times and I suppose many people are finding that house prices are much lower in other countries so it is much cheaper to maintain a good standard of living especially if you move to one of the eastern European countries like Bulgaria.

As so many people seem to be making the choice of giving up work altogether now and retiring early, I thought I would do some investigation into this by visiting "The Retirement Show" at Olympia recently. Entry is free and it is highly sponsored by the Prudential. There are some very interesting seminars with financial advisers giving some very good advice and there were quite a few stands advising people who wanted to sell up in Britain and emigrate. Popular destinations as always include France, Spain, Portugal and Cyprus.

In order to live like a king very cheaply, Bulgaria must be a good choice. Discussing this with people at the show and elsewhere, it

is clear that you can live there for about one third of the price it would cost you in the United Kingdom. It is possible to buy a house in the country there for about £50,000. I have visited Bulgaria many times so I know this to be true.

Emigrating from England brings problems if you have children of school age. Transferring schools at any age can be difficult and if this involves learning another language then it is doubly difficult. For the elderly, the considerations are different; here they have to consider what health arrangements are in place. France is renowned for a superb hospital system but one wonders how long they can afford to keep such a luxurious system going on borrowed money.

Sooner or later they will have to realise that their GDP does not warrant such lavish expenditure on their Health Service. The hospital system in Bulgaria is very good and of course very cheap. ■

View a short clip from the Retirement Show:
www.youtube.com/watch?v=2_tYnxM-30M

All for a Good Cause

By Basil Preuveneers

What a Father's Day treat my daughter had in store for me - accompanying her on a London to Brighton bike ride!

Actually we did this 55 mile ride together last year as well and raised over £500 for the British Heart Foundation.

This year we raised over £300 for the Heart Foundation and we are also still in the process of raising money for Sophie's Fund. Sophie was a 14 year old who died of leukaemia last year. She was a keen Scout and the Trust now raises money in her memory to help other scouts to enjoy the same fun and experiences that she enjoyed so much during her short life.

The bike ride itself was great fun, from Clapham Common all the way to the seafront and very hard work in places! I think I might have to give it a miss next year, anyone keen to take my place?!

It is a most worthy event so with about 35,000 bikes taking part. I'm sure that together we must have all raised many millions of pounds for charity. ■

Powers of Attorney

The most common documents we deal with are Powers of Attorney. These are documents enabling the person appointed to act for the person granting the power. The attorney can be anyone, not necessarily a lawyer, and the attorney is then empowered to act in legal matters to the extent of the power granted.

The benefit is that the person granting the Power of Attorney does not need to travel all the way to the country to deal with legal formalities. Great care needs to be exercised in granting documents giving such wide legal powers. It is not uncommon for some unscrupulous lawyers to draft powers which are far wider than they need and far wider than you might wish to grant.

For example, we have had documents where the lawyer in Spain has the power to appoint a nominee and the power to open and close various bank accounts in the name of the person giving the power. It is most unwise to give such wide powers because this could naturally be abused in the wrong hands. We generally advise that Powers of Attorney should be drafted in such a way that they are limited in time and extend to the transaction concerned and that the person appointed should be someone known and trusted by the person giving the power. ■

Money Matters – Currency Report

Transferring money from the UK can be a costly and time consuming business. If you are able to plan ahead – even just a few days – you probably would save money by buying currency through a specialist currency broker. Notary Co UK has teamed up with specialist currency broker PureFX. Our personal advisor, James Roberts, regularly sends us a *Sterling overview*: this includes a report on how the pound is performing against world currencies. More – including a currency calculator - on our web page www.notary.co.uk/money.html ■



Support from the crowds spurred me on!

Documents for the Gulf

We deal with a great number of documents for the Persian Gulf. Increasingly, UK nationals are going out to work in the region. They always need their personal and academic certificates attested by a notary and legalised by the British Foreign Office and the country's own Embassy.

At the UAE Embassy the procedure is fairly straightforward and we can often arrange for a same-day turnaround... but for the Saudi Embassy the requirements are far more complicated, and the process can take weeks. However, you can trust us to inform you of what you need to provide. For more information or to book an appointment, phone Pedro Casinhas on 07732 516899 ■

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