

Legal *checklist*

Legal matters can be stressful and problematic – these experts can help administer or resolve complex issues to give you peace of mind

Families should seek advice before wrongly paying care home fees

WITH AN ESTIMATED 44 PER CENT of care home residents thought to be self-funding their care, Lisa Morgan, a partner in the nursing care team at law firm Hugh James, is urging people to tread lightly if friends or family are being asked to pay for care home fees and explore their options first.

Lisa explains: *"It's a distressing time when friends and family have to place a loved one in a care home. There's also a lack of information which leads to confusion about what people might be entitled to and how to pay for care. It is a common misconception, that when you go into care you have to pay the full cost if your income and capital are over the local authority threshold. We find all too often that people are wrongly forced to sell their properties or other assets to pay for care fees when they could have actually been entitled to NHS Continuing Healthcare. This funding meets the full costs of the care and is available if an individual's primary need is for health. Over the last decade, we've recovered over £100 million on behalf of individuals and their families who have wrongly paid care*

Property investing without hassle

BRIDGE LOANS TYPICALLY generate high returns, do not involve dealing with tenants and have more downside protection. Bridge Invest makes loans available to individuals or companies who pledge property. Investors can earn up to 8% per annum (after fees) and can choose which property they wish to lend against including how much they wish to lend.



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home fees. We urge families to access the right information and seek advice if you feel your loved one could qualify for funding."

Hugh James has a helpline for those who have been affected by similar experiences.

Hugh James is a top 100 UK law firm with offices in Cardiff and London. The firm has grown from humble beginnings in 1960 to become a leading law firm, servicing a vast range of clients across the UK and overseas.

All of Hugh James' services are listed on their website, as well along with the key people who manage their teams and work with their clients. Within these client groups they specialise in a number of sectors which you can find out about on their website.

Call the nursing care legal team on 0808 252 0000 for a free initial assessment or visit hughjames.com/nursingcare to see if you or a relative are eligible for NHS Continuing Healthcare and reimbursement of care home fees.

HUGH | JAMES

Hugh James is authorised and regulated by the Solicitors Regulation Authority and the Financial Conduct Authority.

Get help with your tax affairs from our experts

HMRC IS INCREASING THE TAX take from UK taxpayers through investigation and compliance activities. Its officers now have new powers and a more aggressive approach.

HMRC's focus has been on taxing overseas assets and income belonging to UK taxpayers, challenging 'marketed tax avoidance' schemes and increasing tax investigations.

A specialist advisor can ensure tax matters are resolved effectively and efficiently, minimising worry, time and cost. Pannu Tax has over 100 years' combined experience of helping UK clients deal with the taxman. Their team comprises ex-HMRC inspectors who resolved disputes and investigations before going onto senior positions at international accountancy firms. Trained negotiators and accredited mediators, they provide specialist experience and support at reasonable cost.

Full details can be found online; including civil tax fraud investigations (Code of Practice



9); settlement of tax avoidance schemes/ 2019 Loan Charge; resolving offshore tax issues and disclosures; and alternative dispute resolution.

Visit pannutax.co.uk or call 0800 246 5915 for more information.



Accidental brushes with the criminal system?

LOTS OF OFFENDERS FALL INTO the 'mad, bad and sad' category, often guilty of heinous crimes and deserving of very little sympathy. Most people do not believe that they will ever have any negative involvement with the justice system, but for many, this turns out not to be the case.

Avril drank too much the night before and blew positive at the roadside 15 hours later.



Visit viennakang.co.uk, email iskang@viennakang.co.uk or call 0121 726 9116.

Avril shall lose her licence, possibly her job and maybe even her home.

Simon, following a routine traffic stop, finds himself arrested for possessing cannabis. Simon will get a cannabis warning or caution, but he may also lose his job or face professional disciplinary proceedings. Simon may, of course, be innocent.

The police are not on your side, and your account needs to be articulated clearly.

Many otherwise law-abiding, decent people who have made a mistake enter the criminal justice system for the first time and innocent people are often arrested and face trial.

At Vienna Kang Advocates, we understand the law and its broader impact on you and your loved ones, the consequences. That is not a journey that you should make alone.



Solicitor? Check. Removals? Check. Stamp Duty Land Tax?

NEWS THIS WEEK REINFORCED THE IDEA that when it comes to property tax, you're always better off speaking to the experts.

When buying a property, you're always looking at the budget, working out the costs of removals, solicitors, estate agent fees, valuation and others. You rely on the numbers you're quoted being correct, and you can seldom afford for much tolerance in those numbers.

Now ask yourself whether your house purchase could survive a sudden addition of £30,000 in Stamp Duty Land Tax (SDLT) costs? This was the situation a couple found themselves in when their broker asked a local solicitor's opinion on their potential liability to the additional 3% surcharge and they relied upon that opinion. Faced with an additional £30,000 to find having exchanged contracts,



they were forced to borrow the additional funds on their mortgage, leaving them to pay interest against this additional cost for the rest of the mortgage term.

Fortunately, the Financial Ombudsman found in their favour, holding that the broker must reimburse them for that interest.

Even more fortunately, that particular couple were able to borrow that additional amount on their mortgage. How many buyers could say the same, especially in the current property market? And how many buyers might have pulled out of a purchase because of an incorrect estimate that they cannot fund?

The best way to secure your purchase, and nail down those numbers from the outset, is to consult a property tax expert who can give informed, indemnified advice on precisely what your SDLT liability will be, and get it right first time, every time. If that expert happens to be an expert in the field with over a decade of experience in providing exactly that sort of advice, then it's a no-brainer.

Serving private clients, solicitors, accountants and agents and delivering trusted, quality, property tax advice for 12 years.

CORNERSTONE

Cornerstone: property tax, properly done. Get in touch with the team by emailing newbusiness@ctatax.uk.com, or visit ctatax.uk.com for more information.



Mortgage advice that won't cost you a penny

WHETHER YOU'RE WONDERING how much you can borrow or you're looking to remortgage for a better deal, First Mortgage takes their time to understand your unique set of circumstances to see what's really possible.

First Mortgage don't believe there's a "one size fits all" approach to mortgages, and take the time to understand you and your circumstances, putting everything we have into making sure you walk away happy, every single time.

With access to over 12,000 mortgage products and advice backed by our best-in-market mortgage guarantee, First Mortgage mean it when they say no one is better placed to handle your mortgage needs – and with more 5-star reviews than any other UK mortgage broker out there, you know you're in good company.

First Mortgage's advice doesn't stop at finding the right mortgage deal for you either. They go the extra mile in ensuring a hassle-free home



purchase, liaising with your lender and solicitor, and even doing all the paperwork for you.

If you're lucky enough to live near one of their branches, First Mortgage would love to meet you! If you can get a better mortgage offer from anywhere else, we'll give you £500.

firstmortgage.co.uk

Your home may be repossessed if you do not keep up repayments on your mortgage.

Whether you'd prefer to deal with First Mortgage online at firstmortgage.co.uk, over the phone at 0345 603 1525, or in branch over a hot cup of coffee – the choice is yours!

Make a claim for your cycling injuries

AT THE BIKE SOLICITORS they understand accidents can happen to anybody at any time during their bike ride, whether it is on the commute to work or when cycling for leisure. That why their dedicated team are here to help.

With their staff all being cyclists themselves, they have first-hand experience of the dangers bike riders routinely encounter. If you are involved in an accident, their friendly and easy-to-contact team of specialists will take you through the process of claiming for any injuries or bike damage in a straightforward way.

The Bike Solicitors' senior partner was himself involved in a serious bicycle accident which resulted in life-changing injuries.

The team's experience means that they know that if you have been involved in a bicycle accident it is vital to get specialist advice.



Registration Ensure you obtain the name of the driver, registration and description of the other vehicle involved.

Photos If you are involved in an accident with a car it is likely that your bicycle will also have suffered damage and photographic evidence is helpful to show this.

Medical assistance If you suffer an injury you should seek help from a medical practitioner in order to properly assess your injuries and symptoms.

The Bike Solicitors will approach the insurers of the driver responsible to claim on your behalf. After obtaining any specialist medical evidence necessary, the team will progress your claim and where necessary take your case to court.

Visit thebikesolicitors.co.uk, email enquiries@thebikesolicitors.co.uk or call 0800 470 0855.

The Bike Solicitors

NO WIN NO FEE SERVICE AVAILABLE

Take control of your pension savings with an online plan

IF YOU'RE NEARING RETIREMENT, it's more important than ever to check your pension balances regularly and ensure you're on track to achieve the retirement you want. If you're struggling to find out how much money you've built up over your career, PensionBee can help. We'll piece together your employment history to find any old workplace or private pensions you've lost track of and bring them

together, all under one roof.

Combining your old pensions into a simple online plan, with one clear balance and one fair fee, will put you back in control of your pension savings. You'll be able to view your live pension balance, see your projected retirement income and contribute



or take money out, from the age of 55, in just a few clicks. Remember, pensions are an investment – your balance can go up and down, and your capital is at risk.

Visit pensionbee.com or call 020 3457 8444 for more details.

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Dealing with debt

DEALING WITH DEBT IS AN important resolution, but it can be one that's really tough to tackle. So, where do you start?

Stretch your money further

Assess your current situation to make it as budget-friendly as possible, by cutting costs where you can. Bring lunches to work instead of buying them or walk instead of driving or taking public transport.

Save for financial emergencies

Unexpected costs, such as a broken boiler, can seriously affect you if you're unprepared. Make sure you are safe from the impact of a future financial emergency, by planning ahead and saving – 'just in case'.

Research your options

It's always a good idea to research the different debt solutions available. This should be your first step if you want to deal with debt seriously. Don't be afraid to speak to friends and family about it.



Ask for help

If you're unsure how to follow through on your financial resolution, don't worry! There are many debt solutions out there, and it can be tough deciding which one is right for you, or even how to start the process.

National Debt Expert works with some of the UK's leading debt partners and can offer you a debt solution to help you write off your unaffordable debt.

Get in touch by calling 0808 3019 571 or visiting nationaldebtxpert.org.uk

National Debt Expert

Ever been trapped by a payday loan or high-cost short-term credit? You may be owed compensation

HISTORICALLY, THE PHRASE "PAYDAY LOAN" referred to a high-cost small loan lasting for 30 days or less, automatically collected from your bank together with charges on payday.

Nowadays, "short-term, high-cost loans" lasting up to six months are commonplace. In whichever format, these expensive loans have been mis-sold on a widescale.

In a nutshell, the problem arises where a customer cannot afford to repay the loan together with the expensive interest charged by the lender. All too often, the customer will therefore be forced to re-borrow from the lender to afford to live, resulting in a debt spiral.

Historically, lenders have profited immensely from financially vulnerable customers. Here at Allegiant we have seen some extreme cases whereby customers have paid over £20,000 in charges. Make no mistake, the scale of the problem is alarming.

If the struggles of repaying a payday or short-term loan sound familiar to you or someone you know, you or they may be entitled to compensation.

You can claim by writing to your lender setting out your concerns. If the lender rejects your claim, you can refer it to the Financial Ombudsman Service for free who can make



a binding decision. Alternatively, you can use a professional claims management company (such as us) to manage the process for a pro-rata fee. Allegiant have helped thousands of consumers claim back payday loan charges.



If you would like a managed process, visit paydayloanclaims.net or call 0345 544 1563 for full details and fee information.