

SERVICE PARTNERS

LEGAL SERVICE PARTNER
CHEBSEY & CO



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Chebsey & Co is an English firm of solicitors who can provide specialist advice on a wide range of legal issues relating to both private and business/commercial matters in the UK and Spain.

Why you should use an independent solicitor:
The process of buying a property in Spain is very different from that of buying a property in the UK. You would never dream about buying a property in the UK without using an independent lawyer, so why should it be any different when buying a property in Spain? Not only are we independent but we are also experienced – which means that if you have a particular set of circumstances we have probably already found a solution to your problem.

When you buy in Spain, your lawyer needs to be conversant in Spanish law, which we are. We have a mix of Spanish lawyers and UK lawyers who have many years' experience dealing with Spanish law. However, being an English law firm we can also explain the process of buying in Spain to you in terms that you understand and explain the difference between the UK and the Spanish system (which involves more than just being able to speak English).

Buying a property in Spain has an effect on your UK situation and you need somebody who can advise you on this. As UK solicitors we understand the impact of doing something in one country on your affairs in another country and can therefore assist you with this.

In addition, because we understand both systems we can advise you as to the best way of proceeding from an inheritance and tax planning point of view – potentially saving you many thousands of pounds in tax. The inheritance and tax rules in Spain are very different from those in the UK and it is vital to have somebody who can guide you through the different systems. As UK solicitors we are regulated by the Solicitors Regulation Authority and you therefore have all the protection and security that this brings.

CURRENCY SERVICE PARTNER
CURRENCY INDEX LTD



Tel: 0800 043 2623
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Currency Index is an FSA-regulated foreign currency exchange specialist

Why you should use a specialist currency exchange broker:

Currency Index offers better exchange rates than typical high street banks. When buying property abroad, what seems like a small difference in the exchange rate can make a difference of thousands of pounds to your purchase price – so having a friendly and experienced currency specialist on hand is vital if you want to achieve the best rate and avoid the many pitfalls when transferring money overseas.

- Save up to 4% with Currency Index's commercial exchange rates
- Your own dedicated currency specialist to discuss your circumstances and requirements
- FSA & HMRC Regulated for your peace of mind
- No commissions or hidden fees
- Avoid excessive bank charges in the UK and abroad
- Part of the PropertyIndex.com group, dedicated to helping buyers of overseas property

You can also fix exchange rates up to two years ahead, without having all your sterling available, so that a completion price can be guaranteed in sterling, avoiding any exchange rate risk on your purchase.

Imagine the alternative: completing on a property in three months' time and finding the exchange rate has moved 5% the wrong way, meaning you need to find an extra £10,000 on a £200,000 completion. By fixing your rate in advance, you can eliminate this risk entirely.

Currency Index will have foreign exchange specialists on hand at the auction to provide help and some special deals for buyers on the day. If you would like to discuss any currency requirements now, simply call 0800 043 2623 or visit www.currencyindex.co.uk.

MORTGAGE SERVICE PARTNER
OVERSEAS MORTGAGE FINDER



Tel: 01708 676128
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Overseas Mortgage Finder is an International Mortgage Specialist that offers online access to over 250 mortgage products in more than 30 different countries worldwide.

Why you should use a specialist mortgage broker:

When buying a property abroad it is important that you use an experienced, fully independent mortgage specialist, to ensure you are getting both a professional service and access to the best mortgage deals available. A common mistake often made by investors when purchasing a property abroad is waiting to find a property before applying for a mortgage. Not being pre-approved for a mortgage can often be a costly mistake, leading to investors wasting valuable time and in some cases not being able to complete on their property purchase. Many international property agents now insist on an investor being pre-approved for a mortgage before accepting an offer on a property, as although an investor may be able to secure a mortgage in the UK this does not necessarily mean they will be able to secure a mortgage abroad. To help eliminate this problem, Overseas Mortgage Finder now offers a free mortgage pre-approval service to give investors an idea of what they can borrow before they start their search for an overseas property. The service we offer puts investors on the front foot when making an offer for a property and helps them to buy with confidence. Currently Overseas Mortgage Finder can secure the following types of mortgages in Spain: **Interest Rates** from 1.54%; **Loan Purpose** – residential, holiday homes, commercial, standard purchase and remortgage; **Loans available** from €40,000; **Terms** – 5 to 40 years; **Max LTV** of 80%; **Repayment Options** – Interest Only or Capital & interest. If you would like to find out more about our free mortgage pre-approval service and what else Overseas Mortgage Finder has to offer, please either visit our website or contact us for a free, no-obligation consultation: