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## B R E X I T

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### Expats – Vote for Life.



*By David Sawyer – Independent Financial Consultant at DS & SJ Consultancy Lt, UK.*

The government has announced that the 15-year limit after which expats ceased to have the right to vote in the general election is to be scrapped. It is felt that post Brexit the apprx. 3ml expats currently excluded will have an important part to play in strengthening our ties with the UK and their countries of residence as unofficial UK ambassadors. Whilst this is now with the House of Lords it is expected that it will become statute at least in time for the next General Election.

### Pensions Update

**Investment Cash Seesaw, Autumn Statement, Pension Dashboard, Scams, Cyber Attacks and Driverless Cars**

### Cash v Investment Balance – A Seesaw

The last few weeks has seen a falling pound and a rising stock market proving that each is interlinked with the other. Our weakening currency means that the more Dollars or Euros there are to the pound the cheaper our goods are overseas and visa versa. This in turn has meant that UK investments present better value and thus the stock market indicators i.e. FT100 and FT250 are hitting highs. This does not however mean that an individual's SIPP, ISAs or private portfolios will perform similarly as it depends upon the management approach and spread.

**Now could be a good time to reassess one's investment profile to allow for potential market corrections. Those living abroad should take similar stock to see if there is advantage to be taken from the current markets, be it currency or investments.**

## Don't Forget Philip Hammond's Autumn Statement

The next month will see the result of the US election between Clinton and Trump and whilst we may expect the first female president, pollsters have been known to be wrong. Whilst many say that Clinton is the least disliked of the two she is being establishment and less likely to upset markets. A Trump win may have the opposite effect.

With so much going on in the world we seem to have overlooked Philip Hammond's forthcoming autumn statement. He is known to have not favoured George Osborne's stringent austerity measures he still needs to balance the books – but not necessarily as quickly. He avoided an immediate statement when he took office preferring to properly consider the overall financial situation.

We cannot predict if he will be making any changes to current pension legislation but no doubt there will be something. What is notable is that there has been a decline in contributions from higher tax payers following the reduction in the Lifetime Allowance to £1ml. He may therefore revert to increasing this limit to encourage saving. In addition, changes to the tax treatment of pension contributions was dismissed at the last Budget but there remains leeway to standardise the level of relief irrespective of income. It is unlikely that the tax-free cash allowance of 25% will be abolished. **All will be revealed next month!**

## Pensions Dashboard

The prototype version, developed by 11 major providers, of the Pensions Dashboard is targeted to be launched March 2017 with a deadline of a full industry version be available by 2019. This should ultimately help individuals to track their retirement savings via one portal.

By having a full pensions history and current values it should encourage better planning both pre and post retirement. It should also encourage individual to take constructive advice and reduce the costs involved. Hopefully it will also ensure that those often-forgotten plan will come to the fore and more constructive savings will be made.

Once fully tested and up and running it will be extremely valuable but it should not be a reason to avoid keeping one's own records. **Remember it will only be as good as the data input so expect some hiccups.**

## Pension Scams

Although this has been covered before Brexit has the potential of opening further scams, practically for those living abroad. Scammers have been using Brexit concerns to entice people into transferring pension scheme savings into suspicious overseas schemes (source Phoenix Group who have seen around a 74% increase in suspicious transfer requests).

It is understood that there has been an increase in cold calling, since the June referendum, by fraudsters outlining the opportunities available if pension pots are transferred particularly to overseas plans. These fraudsters are not professional pension advisers and suggest that the advent of pension freedom makes such schemes viable – they do not.

It is important to remember that if it sounds too good to be true it usually isn't. Always make independent checks with regard the credentials of the caller and their firm.

## Cyber Attacks

Again, covered before but the number of cyber attacks on companies of all sizes has increased. This also includes individuals. Whilst the most recent example of high level attacks has been on private emails during the US Presidential election, it proves that no one is immune. The loss of business data can be devastating so it is wise to consider insuring against this risk.

Attacks are not only restricted to obtaining corporate or personal details, including bank data and passwords, but also programmes loaded into personal computers locking access to a computer. The criminals then request a payment within a fixed period to unlock it access to your data. Payment does not mean that data is fully saved or not stolen. **It is difficult for professionals to resolve - so be careful when opening spurious emails and use separate backups either personal or the Cloud.**

## Auto Enrolment – As we get to the Smaller Micro Businesses the Regulator has become More Active.

We have already entered the phase of auto-enrolment – Workplace Pensions – where the smaller employers need to comply. Unlike their larger brethren who regularly seek and use professional advice pension can be alien to some small employers. Our experience is that some will have received notification from The Pensions Regulator and ignored or filed it for a later date. More schemes are being set up just at or after their staging date or even totally avoided.

The watchdog's interventions in the year from April 2015 has increased by 306% since the previous year. In the first quarter of 2016 they saw a significant rise in the number of employers reaching their deadlines for compliance. 31,314 completed their declaration compared with only 2,282 in the same quarter last year.

Accounts and solicitors would appear to be the first port of call for these small businesses for help and advice. Those providing payroll services are in prime position to at least encourage clients to take action. It is also important to remember that there are director only companies which may not be required to establish a scheme but will still need to go through basic compliance to be initially exempt.

**Remember it is not cheaper to pay a fine as the correct process must be followed in all cases.**

## **Driver Less Cars – Do they have Morals?**

Driverless cars will be a thing of the near future and not just an interesting element in the film Total Recall – the Arnold Schwarzenegger version is best. They are due to be tested in the UK next year and will ultimately become as common as the mobile phone. The motor insurance industry, as well as the basics of the Road Traffic Act, will need to understand the implications of this development and potential risks.

My question is that of morality. Ignoring that the owner must still be held responsible – you can't prosecute a car or argue that it was drunk not the owner. However, if it is designed to protect its occupants against an accident, will it have the ability to decide on the lesser of evils i.e. avoid crashing into the vehicle in front that suddenly stops by mounting the nearside pavement – which may be full of pedestrians.

Just a thought!

David Sawyer – Director

[www.dsandsjconsultancy.co.uk](http://www.dsandsjconsultancy.co.uk)

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## It's A Dogs Life



**By Tina Brown – Tax Adviser and General Services Expert.**

Anyone who knows me can confirm that I'm a cat person; you don't have to walk them, pick up their poop or worry about their barking upsetting the neighbours. We're not all the same though and there are a lot of dog people out there.

But, it is a sad reality that not everyone becomes a dog owner for their unconditional love, company and warmth. Some people do it just to improve their "status" or for illegal reproduction, behind every "dangerous dog" is a "dangerous owner" who does not know how to train and care for his animal so should not be allowed to keep a goldfish, let alone a dangerous breed.

So, you have a dog; whether it's something small you can tuck in your pocket or a bruiser to scare off the burglars, dogs come in all shapes and sizes with a whole host of temperaments. Even if you think your dog is daft as a brush, that would lick an attacker to death, there are a few rules and regulations you need to follow, because we never really know what our dogs are capable of. I had a monster of a Labrador, a real big softy who would probably have shown the burglars where the good stuff was kept, until the day he let the window cleaner go up on the roof, but wouldn't let him down. Not for two hours anyway, until we got home!

Even if you have a big daft dog that you love to bits, they might be included in the dangerous dogs list which does have implications in the way you care for them, or they might have qualities which get them onto the list which include:

**Dangerous Dogs:** American Pit Bull Terrier, American Staffordshire Terrier, Dogo Argentino, Bull Terrier, Staffordshire Bull Terrier, Rottweiler, Akita inu, Fila Brasileiro, Tosalnu, sorry if these names aren't correct, as I mentioned earlier I know my moggies!

**Characteristics of a dangerous dog:** Strong, bulky, short muscly body, wide neck, powerful and robust, short haired, wide, large skull with muscular and pronounced cheeks and head, large jaws and a wide, deep mouth, muscular hindquarters, body width between 60 and 80 cm, height between 50 and 70 cm and weight over 20 kg.

In addition to these characteristics, a dog can also be considered as dangerous if requested by a veterinarian.

OK, so you've got a dog that's considered dangerous, what are the implications for you?

- You have to be over the age of consent.
- You cannot have a record for a serious criminal offence.
- You cannot be associated with any anti-social political groups.
- You cannot be banned from owning animals.
- You have to undergo an examination to ensure you do not have any physical or mental disability which would prevent you from controlling your animal.

So the above is ok, what do you have to do now?

First off you need to apply for a town hall licence, they will check that you have all your paperwork, that the animal is being cared for properly, that housing protects the animal, and public safety is being observed whilst out and about.

The town hall will be looking for:

### **Paperwork**

- There's the obvious of course, the animal has to be chipped, registered and vaccinated, especially against rabies, with all its relevant paperwork which has to be kept up to date.
- Updated immunisation records have to be presented annually to the town hall, along with the animal health certificate which is issued by your vet.
- You have public liability insurance for not less than 120,000€ - harsh, but if your dog dashes out into the street and causes a four car pile-up or bites someone, who's going to pay?

### **At Home**

- The animal must be kept in proper sanitary conditions with the care and attention the breed requires.
- You have to ensure that all the exterior plot walls are in a good state of repair.
- The walls have to be of sufficient height that the animal can't jump over them.
- The walls should be solid enough that the animal can't knock them down.
- Pedestrians and vehicles must be able to access the property without fear of attack. If this is not possible then the animal should be tied up or properly caged.
- There must be a provision to chain up the animal, this chain must be securely anchored and be strong enough to support the weight of the animal without breaking. The chain must not be more than two metres long, and once chained the animal must be clearly visible and away from any access, especially by children.

- The animal must have adequate shade and water and the area must be kept clean.
- The plot should be large enough and there should not be places where feet and hands can intrude into the plot, especially by children trying to stroke the animal, any doors into the plot are to remain locked and not be easily opened.
- Properties have to be clearly marked that a dangerous dog is on the premises, indicating the breed.

## **Outside The Home**

- The animal should always be muzzled in public spaces.
- The animal must stay at least a metre away from people outside, unless they give their consent for you to approach.
- The animal cannot be walked with a retractable lead or one that is more than 2 metres long.
- One person cannot walk two dogs, considered to be potentially dangerous, at the same time
- The animal cannot be walked in parks or public gardens, near schools, nurseries, markets and recreation and sports centres between the hours of 07:00 and 22:00.
- When in the car the animal must be secured correctly according to animal welfare regulations for the safety of the animal and other people.

When the town hall is happy they will issue you with a licence which is valid for five years. At any point during this time you have to notify the town hall of any theft, loss, sale or donation of the animal within 48 hours.

The licence can be revoked if the owner fails to meet any of the points set out above.

The lack of a licence or not registering a dangerous dog, breach of any of the security measures, not having the animal muzzled or on a lead, encouraging them to bark or attack, training them without a training licence, irresponsible sale or abandonment are all sanctionable actions.

These can lead to heavy fines, seizure and sterilisation of the animal.

These infractions are classified as minor, serious and very serious with fines ranging from:

MINOR (from 150 € to 300 €)

SERIOUS (from 300 € to 2,404 €)

VERY SERIOUS (from 2,404.01 € to 15,025 €)

As they say, there is no such thing as a dangerous dog, just a dangerous owner but, with a little thought and preparation you'll be able to spend a long and happy life with your pet, and apart from the love and devotion they'll provide they also have proven health benefits; they've been shown to reduce allergies in children and asthma sufferers, they can be a huge benefit on the dating front, they lower stress and heart problems and people with Alzheimer's have demonstrated great improvements whilst around animals.

On the other hand, anyone who knows my cat can attest that he raises my blood pressure, causes me endless stress and after alienating all the neighbours with his howling, hasn't done much for my social life!

**Online:** Dogster.com, Catster.com and Petpop.com are just a few examples of popular



**Tina Brown – EXPAT SOLUTIONS LA MARINA.**  
[info@expatsolutions.es](mailto:info@expatsolutions.es)

### **Brexit scaremongers gripe whilst Nissan Manufacturing take action.**



*By David Diggle, Financial Advisor at Blacktower Group.*

So the mighty Nissan Qashqai will continue to be made in Sunderland and why not? You have a fully functioning factory with 7,000 willing staff, 20,000 ancillary support staff and a massive currency inducement. Nissan is a Japanese company and surely it prices most things it does, makes and sells in Yen. The pound has fallen by 20% against the Yen since Brexit, so if all of sudden the cost of making cars in the UK is 20% cheaper, then why wouldn't you decide to keep making them there? I would expect most, if not all manufacturers to renew their commitment to their new low cost labour force. The UK currently makes 1 Million cars per year, so based on 365 days working 24/7, that is approximately 2 cars per hour.

Having mentioned sterling, GaveKal (a leading independent global investment researcher) have written a piece this morning suggesting that the fall is perhaps overdone. They asked, 'Why has the pound fallen so far, so fast?'. The author's simple answer was that the City of London is the world's dominant financial centre and so pretty much anyone who deals in global markets has a significant exposure to sterling. As a result, the near term movements of sterling are being dictated less by every twist and turn of the Brexit process but rather by more fundamental financial transactions.

GaveKal added that sterling's near -20% decline in the last four months has unfolded in two discreet instalments. They say that the reason for the first fall is obvious—most people expected the UK to remain in the EU and consequently loaded up on sterling beforehand. When the 'leave' camp won, many of these positions were reversed and hence sterling fell precipitously. This is just the kind of market move that unfolds when speculators place too much faith in public opinion polls. The second instalment of sterling's decline, however, was less obvious and perhaps linked more to talk of a hard Brexit. Since the City is the dominant international financial centre, almost all significant institutions, wherever they are from, will have some presence in the Square Mile. It also means that costs associated with these outposts are in sterling. Hence, if you are a German, French, Chinese or US bank that reports its profits in euros, yuan, or dollars, you will manage your sterling expenditures by buying the required amount of pounds, such that your London costs are properly covered. (Nissan are no different).

The author closed his piece with, “Given the highly uncertain times in which we live, I can only marvel that investors have been presented with an opportunity to buy a large currency on such clearly under-valued terms. If I were a British money manager, I would sell global assets, with the exception of Asia, and return to the safety of sterling cash. Alternatively, such investors should hedge non-UK holdings back into sterling with very little downside.

### **How might this apply to you?**

If you are holding too much Euro, transfer it into sterling or better still, buy some sterling investments that we may suggest for you. That way you can make a capital or income gain (or both) and a currency gain. We have new customers and old customers who have done exactly that since the Brexit vote and the future should serve them well.

Blacktower Financial Management (International) Limited are here to suggest the correct investment solution for your family circumstances and your risk profile. Regulation rules DO NOT allow us to place you outside of your comfort zone, so even if you are very cautious in nature, we will only recommend something appropriate for you, and nothing more and that is my guarantee!

We are here to help, so to arrange an independent, professional and impartial consultation please contact me by email [dave.diggle@blacktowerfm.com](mailto:dave.diggle@blacktowerfm.com) or call me on **615 607 278**.

The Blacktower Group has been established for 30 years and have worked with clients through the good and the bad times, offering sound independent advice.

Dave Diggle C.A.T., DipFA, (based in Costa Blanca South but covering all areas, Main office: Edificio Palau III, local 7, Javea 03730, Alicante, Spain)

*The above information was correct at the time of preparation and does not constitute investment advice and you should seek advice from a professional adviser before embarking on any financial planning activity.*



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## SICK LEAVE (*TEMPORARY INCAPACITY*)

*By Connie Raymundo.*



The following article, published in the Costa Blanca News, explains the **Sick Leave in Spain**, hope you find it interesting even if you are not working.

Every worker who meets certain requirements will be entitled to receive Sick Pay when not able to work due to sickness or accident. In accordance with the provisions of the law, a sickness leave assessment will apply when suffering either a common sickness, an accident not related to work, or a professional accident and/or illness; however, the money the Employee receives will vary depending on the case.

This procedure is officially called an Assessment for a Temporary Incapacity due to a Medical Discharge from Work, and the Sick Pay is intended to help with the employee's loss of earnings during the sickness or recovery periods. Sick leave can normally last up to a maximum period of one year, and although it is possible for this to be extended by another 6 months, this particular decision can be only taken by the Social Security Official Body (INSS).

In order to qualify to receive Sick Pay, the Employee must be registered with Social Security and his/her Employer must be making the proper contributions to Social Security for that Employee; in addition, the Employee must be actively working in his job or be in a situation directly related to it, for example on parental leave or an approved, temporary leave of absence and so on. If the sickness leave is due to an accident not related to work or to a common illness, then the Employee must have worked and contributed to Social Security for at least 180 days during the previous 5 years; if the sickness leave is related to a professional accident or illness then this requirement for previous Social Security contributions does not apply.

Regarding the amount of the money that the Employee may receive, and unless there is any enhancement specified within the applicable Collective Agreement, we also need to distinguish between the two different situations mentioned above; for a common illness or accident not related to work, the Employee will not receive any payment at all in respect of the first three days, then 60% of his/her regulated salary from day 4 until day 20, and then 75% of this regulated salary from day 21 onwards. However, if the sickness leave is due to a professional illness or an accident related to work, then the Employee will receive 75% of his/her regulated salary from day 1.

Depending on exactly how the Employer is making the contributions for the Employee, the costs of the sick leave benefit are covered either by Social Security or by a particular profession's dedicated Mutual Association. In general, the Employer will pay the sick leave benefit with the same frequency as the salary, and then Social Security will deduct the amount of money paid to the Employee from the Employer's Social Security contributions for that Employee. In a few cases, Social Security (or a profession's Mutual Association) will pay the sick leave benefit directly, for example if a Company has less than 10 workers and applies for a direct payment from Social Security, or if the Employee's contract expires during the sickness or recovery period.

In order to qualify to receive the sick leave payments, any Employee suffering a common illness or an accident not related to work should go to their Social Security Doctor who will provide the Employee with a Discharge from Work notice (parte de baja) and from day 4, should the situation persist, will provide the Employee with a Confirmation notice. In the case of a professional accident or illness, both the Discharge and Confirmation notices can be provided by that profession's Mutual Association. In all cases however, the Confirmation notices must be obtained once a week until the Employee is fully recovered, when a notice of Fitness to Work will be then issued.

Throughout the sick leave period, the Employee must take the Discharge notice and all Confirmation notices to the Employer, must follow the Doctor's instructions and treatment recommendations, must attend every Doctor appointment and obviously must not commit any fraud by working for another company or as a self-employed person, as this will lead to an immediate termination of the sick leave payments.

There are other implications on this topic that we do not have space for here, for example what happens if the Employee is on holiday when the illness or accident occurs, or if the Employer fires an Employee during a sick leave period (legally this cannot be done but sadly, some Companies do this and disguise it with other reasons)?

If you feel that you may be in this position and/or need any further information, please do not hesitate to contact us.

**Please, do not hesitate to contact me [connie@rhv-lawfirm.com](mailto:connie@rhv-lawfirm.com) if you need more information.**

**Connie Raymundo –  
Lawyer & Barrister at Raymundo & Hopman Abogados.**

## **Authority disobedience; severe offence.**



*By Ignacio Ganga. Lawyer.*

For developed countries, Police are the most valuable asset; they accomplish with a tremendous and fantastic job protecting the citizens and the laws, many times risking their own life. Without Police, chaos would be for sure

taking the streets.

But....who has not been stopped by the Police (for no reason) when being in a hurry to be somewhere else? Despite we know they are just complying with their duties, we have all been bothered when halted at a Police control (especially when seeing that the driver behind, who is not as good driver as I am, gets away because they are, unfairly, busy with me).

Yes, it might be quite upsetting but please, remember the above mentioned, Police is just working for all of us, because if the Police ask you to do anything (step out of the car, show documentation, etc) and you do not obey, then, it can be considered as a disobedience offence and depending on your attitude it will be a minor or a severe offence.

The 556 section of the Spanish Criminal Act punishes the severe offence of disobedience to the authority or to its agents with penalties from three months to one year prison and consequently, it will be recorded as a criminal prior.

It is important to remember that Police, as public servants, have been legally granted with the “presumption of truth” what means, in short words, that if they consider you have been aggressive or hostile then, even if your opinion is different, a Judge will take their version as the good one.

Please do not hesitate a contact us for any query in regards to this or any other Criminal Issue emailing to [iganga@rhv-lawfirm.com](mailto:iganga@rhv-lawfirm.com).

***Ignacio Ganga – Lawyer & Barrister at Raymundo & Hopman Abogados.***

## MORTGAGES (Part 2)

### - Abusive Clauses.



*By Connie Raymundo- (Article published in CBNews)*

In the first part of this article series on mortgages, a number of basic guidelines and recommendations were set out in order to assist property purchasers or owners in connection with the procedures involved in applying for a financial loan by means of a mortgage; it is essential that the borrowing client be aware of the correct process in order to help prevent or avoid potential future problems.

Sadly, it is a fact that any individual who is not an expert in both the economic factors and the various legal provisions governing this sector, will likely find a mortgage contract document very difficult to accurately interpret and fully understand. This is mainly because, despite a clients best efforts in this regard, mortgage providers (including banks and other financial entities) are all well used to drafting certain clauses within the mortgage contract specifically designed and written in such a way that can be considered to disadvantage the applicant.

In order to put a stop to such unfair practices, the European Union Tribunal, and the Supreme and Lower Courts in Spain, are all now implementing decisions into law in order to further protect the interests of mortgage applicants and clients, who are considered the weaker party to these contracts.

In accordance with Section 3 of EU Directive 93/13 and Section 82 of the Consumer Law, a contract clause will be considered **abusive** if it has not been negotiated and agreed individually with each client and is creating a significant imbalance between the rights and obligations of each of the parties.

These abusive clauses will be considered **null and void** right from the start; annulment or invalidation of such clauses also applies when there is a lack of transparency and information, from the bank or credit provider, towards the client.

The list of abusive clauses that can potentially be found in a mortgage contract is quite extensive; as an initial introduction we will briefly mention two.

The most popular of such clauses at the moment are **Ground Clauses** that fix a minimum rate of interest (for example 2%) that the client will always have to pay, even if the rate of reference for the interest calculations agreed in the contract (usually EURIBOR) is below that figure (at the time of writing this article: - 0.058%).

A second type that a mortgage applicant needs to be especially careful about are any clauses relating to **Anticipated Maturity** of the mortgage contract - this would allow a bank or finance provider to demand repayment of the outstanding mortgage balance in full even when having just one unpaid or missed mortgage instalment.

Other clauses, which will be explained in detail in following articles, include those that set the commissions that the bank will charge in concept of managing expenses for any unpaid mortgage instalment, clauses regarding the transfer of the mortgage contract from the bank to other financial entities, or those that will either round up the interest payments or which apply an unfair formula for the calculation of the mortgage interest payments, as these might also be considered abusive.

The bank or financial entity granting a mortgage cannot force the mortgage applicant to take any other kind of products offered by them (such as Insurances, Investments etc) as a pre-condition for signing and approving the contract. In the same way, they should not include any clause related to renting out of a mortgaged house without their permission.

Our firm is a specialist in mortgage contracts and associated litigation so please, if you are affected by any of the above or have other doubts or worries regarding your mortgage terms and conditions, we will be pleased to help you - and your first consultation is free.

**Connie Raymundo – Lawyer & Barrister at Raymundo & Hopman Abogados. ICALI Reg. Nº 5936.**

### BUY SAFE!



*By Roberto Fernández, lawyer at Raymundo & Hopman Abogados.*

**(Basic guidelines that can be found in our website)**

When looking for a house for sale and once you have identified the house you want to buy and prior to any deposit payment or contract signature, you (or your **Conveyancing Lawyer**) should check the following;

#### 1. Legality.

- The property has the First (or second) Occupation Licence.
- There are no fine or demolition files opened at the Town Hall.
- The house is properly registered at the Catastro.
- The description at the Catastro matches to reality.
- The house has definitive electricity and water contracts.

#### 2. Charges.

- The house is registered at the Land Registry.
- The borders described at the Land Registry matches real ones.
- The metric measurements for the plot and house at the different Registries match with real ones.
- There are no official notes written in the margin of the Land Registry House Certificate.
- There are no encumbrances on the property; mortgages, taxes, etc.
- There are no other rights charged to the property; dual ownership, etc.

#### 3. Other issues.

- Local tax IBI and rubbish collection tax are paid.
- Last electricity and water bills are paid.
- If the house is in a compound; neighbours Association fees are paid.
- There are no tenants and the house is in good condition.
- The house is having the Energy Certificate.



Do not ever agree to make any payments in cash if requested to by the seller. What you pay is what should be shown in the deeds.

Please, remember that the price will be increased by approximately 13% to cover transaction tax, Notary and Registry.

If there is a mortgage on the house, the vendor should pay all the mortgage cancellation costs. The Mortgage cancellation deed should be signed always before the purchase-sale deeds.

In case the vendor is a non-resident in Spain then you should hold a 3% of the price in order to pay it to the tax authorities.

Remember that Banks will need at least three (3) working days to prepare the banker drafts or money transfers.

If you are not Spanish then you will need to apply for your Foreigner Identification card (NIE) and to open a Bank account in Spain before you start with the purchase process.

As you can see, process is not as simple as it can be in other countries. **Notaries Association recommends to DO NOT pay any deposit and to DO NOT sign any document without proper and independent legal Advice** - Our **Lawyers** can help you! Contact us!

**And please remember; seller and purchaser should not use the same legal adviser or conveyancing expert.**

Full text here: <http://www.rhv-lawfirm.com/CONVEYANCING-BUYING.html>

Please, contact us today for further information:

[Robert@rhv-lawfirm.com](mailto:Robert@rhv-lawfirm.com)

**Roberto Fernández, Lawyer at Raymundo & Hopman Abogados**

### BARC – Busot animal Rescue Concern CV-01-044306-A

#### BARC URGENTLY NEED:

- Families to adopt their animals.
- Foster homes.
- Any items in good condition to sell in the BARC Shop.

Contact: Animals – John 965 975 470, Shop - Steve 677 093 585, Fundraising and events – Pat 630 892 513



# FOR SALE



## SEAGULL VILLAS Beach and Country Houses for Sale in Costa Blanca

### OCTOBER PROPERTY BARGAINS

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**3 BEDROOMS  
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**SWIMMING-POOL  
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VIEWS**



#### EL CAMPELLO

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For more info please, contact [info@seagullvillas.com](mailto:info@seagullvillas.com).

Please, see our properties here: [www.seagullvillas.com](http://www.seagullvillas.com)

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# HELP THE CHILDREN

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**ELCHE CHILDREN'S & CARE HOME.**



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**FUNDRAISERS NEEDED**

**FOR**

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**CAN YOU SPARE A FEW HOURS  
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**HAVE FUN – MAKE FRIENDS –  
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Contact:

email: [echcharity@hotmail.com](mailto:echcharity@hotmail.com)

Facebook: <https://www.facebook.com/elchechildrencarehome>

Telephone: +34 634 361 887



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## DINNER FOR TWO

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We are pleased to announce that the winner for this month's raffle is:

**Dreena Wharton**

Congratulations!

### **RESTAURANTE EL PESCADOR, Alicante.**

The winner of this month raffle for a Romantic Dinner for Two will be able to enjoy wonderful sea rice in the Alicante Marina, with spectacular views of the sea and promenade.



If you are the winner then please, remember the following:

- Send us an email and we will be sending you the ticket (cupón).
- The ticket expires the 20<sup>th</sup> of December of 2016 (excluded from the promotion the days Dec, 6 and Dec 8).
- Booking required – telephone **965207126** (IMPORTANT: Please, you should mention that you have a “cupón”)
- Availability: Monday to Sunday from 12:00 to 16:00 and from 20:00 to 23:30.
- You should bring with you to the restaurant a printed copy of the ticket.
- Enough anticipation when booking recommended.
- If you need to cancel your booking please, do it with at least 24 hours of anticipation or the ticket will be considered as spent.

Thank you for giving us your opinion!

We hope you are enjoying your lunch/dinner very much.

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## OUR FIRM

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We are a Multidisciplinary and Multilingual International and Independent Lawyers and Barristers Firm based in Alicante Town's core and with collaborators all around Spain, UK, France, Netherlands, Ukraine, Russia and USA.



### Our Staff:



Lawyers, Barristers, Tax Advisors, Economists, Architects, Financial Advisors, Medical Experts, Translators and Estate Experts.

### We are based in Alicante:

Calle Navas 19 – ático

03001 – Alicante

Google Maps Link: [Raymundo & Hopman Abogados.](#)

### Our contact details:

Telephone: +34 965 207 719

Telephone: +34 609 652 327

Telephone: +34 693 303 250 (Emergencies only).

Fax: +34 965 218 794

Email: [info@rhv-lawfirm.com](mailto:info@rhv-lawfirm.com)

Web: [www.rhv-lawfirm.com](http://www.rhv-lawfirm.com)



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