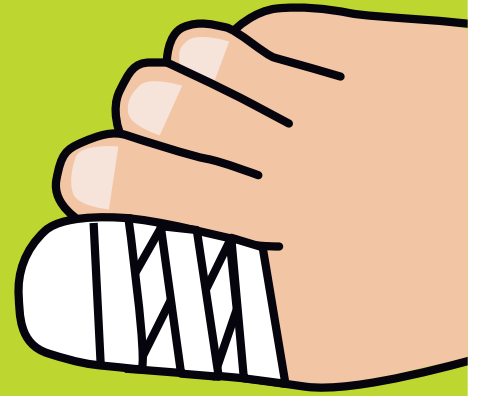


Taking the pain out of moving house.

(Well, unless you drop a box on your foot.)

Residential property



It's said that moving house is one of the most stressful things you can do. Well, we've set ourselves the challenge of turning that on its head.

By combining a fast, efficient service from solicitors who eat, sleep and breathe property law with an approach that cuts through the legal red tape and leaves you feeling valued, in control and at ease, we'll make it a pain-free experience. (Although we can't account for moving day accidents!)

Whether you're a first time buyer, a tenant with a right to buy, whether you're upscaling, downsizing or expanding your property portfolio, get Davis Blank Furniss on the case, then breathe a sigh of relief.

Our property services include:

- > Conveyancing for buying or selling
- > Letting
- > Ownership changes (including transfer to joint names, shared equity, equity release and transfer of equity)
- > Tenancy agreements

Conveyancing

No ups and downs with our conveyancing. Just moving out and moving in.

Having confidence in your solicitor and feeling in control of the process is vital for your peace of mind during the upheaval of moving house.

Because our specialist team is so experienced, they'll make light work of all the legal toing and froing involved with transferring property ownership (otherwise known as conveyancing), whether they're handling the sale or purchase. Because they're a genuinely nice bunch, they'll make sure everything's explained in straightforward terms, they'll keep you updated and make dealing with your solicitor enjoyable, instead of just inevitable.

Another thing you can rely on is that our charges are fair; whether you're buying, selling, remortgaging or transferring property. And we're more than happy to give you a fixed quote with no sneaky hidden extras before we start, so you always know where you stand.

Tenancy agreements

If you agree, we'll make short work of your tenancy agreements.

Tenancy agreements drawn up by a well-versed solicitor are a must when you're letting a property. Then it's clear to both landlord and tenant what their responsibilities are, and disputes can be easily prevented or resolved.

With all kinds of agreements under our belts, we can offer any landlord advice, whether you have one property, a student let, a holiday let or a whole portfolio of houses and apartments.

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You're likely to need an assured shorthold tenancy agreement, and our specialist team can prepare a suitable version and advise you on how to operate it.

Our services for landlords include:

- > Shorthold tenancies
- > Letting to students
- > Holiday lettings
- > Small business tenancies

Mortgages

From mortgages to remortgages and everything in between.

If it's to do with property, then the likelihood is, we do it. And do it well.

We can offer straightforward, down-to-earth advice on every legal issue regarding property ownership, as well as mortgages, remortgages and transfer of equity.

There are a number of reasons why you may need to transfer the equity ownership of your property, such as changes in your personal relationship, and we can help you get everything sorted out quickly and easily.

Our services include:

- > Mortgages
- > Remortgaging
- > Transfer of equity
- > Property owner issues
- > Indemnity insurance

For further information or a non obligation chat please contact **Richard Hamilton**, Partner on **0161 832 3304**, email richard.hamilton@dbf-law.co.uk

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Don't add insult to injury.
Let us get you the best
possible compensation.

Personal injury claims



You've already been through enough. So give your personal injury claim to a solicitor who'll take the very best care of you and your case.

We handle personal injury compensation claims for people who have suffered an actual injury or a financial loss within the last 3 years.

Our service is caring and sensitive on one hand, but professional and determined where you need us to be, taking all the stress out of making a PI claim, while securing the best possible compensation for you.

The first thing we'll do is have a free, no obligation chat with you, so we can tell you honestly what chance you have of winning your case. We'll also go through any evidence or assessments that will be needed.

If you decide to go ahead, we can jump to it faster than a third party claims management service, as there's no middle man to complicate things. We offer NO WIN NO FEE arrangements, with no hidden charges. And if you do win (which we're confident you will) our fees are paid by the other party, and you receive 100% of your well-deserved compensation.

These are some of the most common cases we deal with:

- > Slips, trips and falls
- > Car accident injury compensation
- > Accidents at work
- > Cycle accidents
- > Motorcycle accidents
- > Accidents on holiday
- > Clinical Negligence

For further information or a non obligation chat please contact **Ashi Arora**, Associate on **0161 832 3304**, email ashi.arora@dbf-law.co.uk

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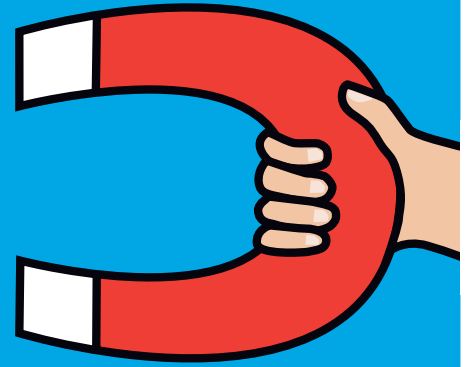
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Are you entitled to claim back £1000's in mis-sold Payment Protection Insurance?

Payment protection insurance



If you've been mis-sold Payment Protection Insurance (PPI), you're entitled to claim compensation.

Not everyone in a position of trust can actually be trusted.

**£6500 car loan.
We recovered
£3000.**

For many years, unscrupulous banks have been selling people potentially worthless Payment Protection Insurance (PPI) for personal loans, car loans, credit cards and store cards. It can cost you thousands, but be next to useless.

PPI is designed to cover payments for a period of time in the event of accident, sickness or unemployment.

However, if you are self-employed, unemployed, retired, have pre-existing medical conditions, are already covered by another policy or were told the insurance was compulsory, you may well have been mis-sold PPI. Which means we can help you make a claim.

First of all, check any personal loan, car loan, credit cards or store cards you have, to see if PPI is included.

Next, see if you can answer yet to any of these questions:

- > Were you told the insurance was compulsory?
- > Were you told that your finance application would be helped by taking out the insurance?
- > Was the insurance added to your loan at the outset as a lump sum?

- > Did you already have insurance cover, even if you didn't realise it at the time?
- > Were you retired, self-employed or unemployed when taking out the policy?
- > Did you have a pre-existing medical condition?
- > Did you try and cancel your policy but were told that you could not do so?
- > Did you have a joint loan but the insurance was only in one name?
- > Did you sign up for the finance in a shop or car sales office?
- > Did your lender forget to mention that you could arrange separate cover elsewhere?
- > Were you between 65 and 70 when the insurance was taken out, or during the period of cover?

Then get in touch with us at Davis Blank Furniss. We'll chat through the exact circumstances of your Payment Protection

**Credit card with
average debt of
£3000. We
recovered
£2,200.**

Insurance and, if we think you have a good chance of success, we'll take over your claim. With experienced solicitors, a strict code of conduct and an unshakeable customer service promise, you can definitely trust us.

For further information or a non obligation chat please contact **Joanne Carroll**,
Manager on **0161 832 3304**, email **joanne.carroll@dbf-law.co.uk**

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The inevitable, made bearable.

Wills, trusts and probate



We know full well that the merest mention of wills, trusts and probate is probably enough to start you worrying. Well, we can't make writing a will, dealing with trusts or sorting out probate any less serious, but we can make it easier.

We'll explain everything clearly, so you're not left feeling baffled by legalese, and we'll handle as much of the boring stuff for you as we can to make it stress-free and straightforward.

It has to be done, but it doesn't have to be a chore.

Our expert services include:

- > Will writing and updating
- > Inheritance Tax (IHT) Advice
- > Trust and Estate disputes
- > Arranging Powers of Attorney
- > Probate (the administration of estates of all sizes)

Wills

Making and changing your will - the easy way.

We know there are plenty of things you'd rather be doing than contemplating your death and sorting out your will - but there are few that are more important.

You probably know that already; so why is it so hard to get round to doing it? Maybe it's simply because you haven't found the right solicitor yet.

Davis Blank Furniss can make writing or amending a will as straightforward and easy as it gets. We'll cut the jargon and legal red tape and, while we may temporarily have to make things more complex by talking trusts, gifts and tax, we'll ultimately get it all sorted out quickly and painlessly.

After all, writing a will isn't just about deciding who gets what. You need to consider the tax implications. If you have assets worth more than £325,000, they are subject to Inheritance Tax (IHT) of 40%. We'll make sure your will is structured to be as tax efficient as possible, making the most of various exemptions to maximise the amount you leave behind for friends and family.

With your will sorted properly, you'll know that the people that matter to you will be well looked after, when you're not there to do it in person.

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Trusts

Arranging trusts requires a solicitor you can trust.

The finer details of trusts are not for the faint hearted. But, they're brilliant for three reasons in particular. They're very tax efficient, so you can maximise your assets. They help protect and control what's rightfully yours. And they help protect the people you care about, such as children or a partner.

We could give you lots of information about the different kinds of trusts here but, to be honest, you wouldn't thank us for it. The best thing to do is have a free, no obligation chat with one of our specialist wills, trusts and probate solicitors.

By finding out a bit about your particular circumstances, they can offer advice on the best way forward, bearing in mind things like your family situation, assets, children, tax, IHT and so on.

You'll see that they know their stuff inside out, and genuinely want to find the best solution for you. And when you find a solicitor you can trust, the rest all falls into place.

Probate

When you're coming to terms with the death of a loved one, you could do without having to jump through legal hoops too. Handling the process with sensitivity and discretion, our solicitors will take the burden off your shoulders.

We can help you sort out all kinds of issues, including valuation of property, completing the HMRC Account, dealing with Inheritance Tax, obtaining Grant of Probate and selling property, if needs be.

If you want to contest a will, or fight a claim or contention, we'll talk you through what needs to happen and provide all the advice and help you need.

It's undoubtedly a difficult time, but we'll make the legal side of things as easy and straightforward as we can.

For further information or a non obligation chat please contact **Karen Witter**, Associate on **0161 832 3304**, email **karen.witter@dbf-law.co.uk**

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When you're dealing with difficulties, finding a solicitor you can trust shouldn't be one of them.

Family and relationships



When emotions are running high, it's easy for your heart to rule your head. Family and relationships issues can be very distressing, and the decisions and actions you take now can have far-reaching effects. So you need help and advice from someone who understands how you're feeling, but can take a sensible, pragmatic view.

Our solicitors qualify on both counts. They're genuinely caring souls who'll offer a shoulder to lean on. And they're extremely experienced in all family matters, from divorce to children's issues to complex financial arrangements. They also liaise closely with solicitors in our other departments when business interests, investments or issues with wills and taxation arise. (Being so efficient also helps get things sorted quickly and keep costs to a minimum.)

All in all, they'll help you see things clearly and make the best decisions for a happy and secure future.

Divorce

Divorce solicitors like ours stop it from being a messy affair.

There's no two ways about it, divorce can be extremely painful. But at least your dealings with us won't be.

Our specialist divorce solicitors combine expertise and experience with a sensitive touch, to guide and reassure you during a difficult time, while securing the best possible outcome for you.

We can advise you on all aspects of separation and divorce, including the cost of divorce, grounds for divorce, finances and arrangements for your children. We always aim to minimise conflict, time and expense, and maximise your emotional welfare and peace of mind.

We'll start things off with a free half hour consultation, so you can think about your options, and advise you on how to move forward.

Cohabitation

Agree your rights in a 'common law' relationship with a cohabitation agreement.

There's a misconception that if you live with a partner in a 'common law' relationship, it automatically entitles you to the same rights as a married couple.

It doesn't.

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If you split up or one partner dies, the law simply sees it as two people sharing a house, with no special rights in terms of dividing assets, paying maintenance, property share or ownership, being regarded as next of kin or rights of inheritance.

To give you both similar rights to a married couple, we can create a Cohabitation Agreement for you both to sign. (If you're in a same sex couple, you might find a Civil Partnership is the way forward.)

It needs to be done through the proper legal channels, with advice from experienced relationship solicitors, like Davis Blank Furniss. The agreement sets out the rights of each partner and is tailored to your specific partnership. It can cover property ownership, inheritance, agreement on the education of children, ownership of assets, life insurance and nomination in a pension fund or a death in service arrangement.

We'll make sure it's carefully written, so that it's correctly interpreted under the law, so you feel completely reassured about your future.

Financial provision

Resolving financial issues after a separation.

While you're dealing with the emotional impact of your separation, let us help sort out all the nitty gritty, practical details, like where you'll live, how your belongings will be divided, maintenance and custody of your children. We'll help you resolve everything amicably, which should help prevent expensive Court proceedings, and our experienced solicitors will negotiate a suitable settlement.

Children are always our first consideration, to ensure their welfare. We'll also look at the full extent of assets involved, including property, pensions, income, potential earnings and future financial requirements. And we'll consider the circumstances, for example, if either partner is in a new, co-habiting relationship, their new partner's financial affairs may also be taken into account.

We appreciate it's not a pleasant process, but with the right help and guidance, we can make it easier to cope with.

Children's matters

Specialist help to resolve child custody issues and ensure your custody rights and their wellbeing.

Children are the innocent parties in parental separations, so it's vital to make the process as easy on them as possible.

That said, you still need to know your custody rights, to negotiate a custody arrangement you're happy with.

We'll talk you through everything to do with children's matters, including all the different orders set out by The Children Act 1989, all the while focussing on resolving the situation amicably.

Separation agreements

A separation agreement helps keep your split amicable and civilised.

However high emotions are running, approaching a split from a pragmatic point of view will save yourself stress and heartache in the long run.

If you and your partner decide to split, the most sensible thing to do is appoint a solicitor each from the outset.

We can help you set out a separation agreement detailing how you're going to handle financial arrangements, divorce proceedings and the care of any children you have together, so you both understand and agree where you stand and what's going to happen.

The agreement isn't binding, but it can help prevent disputes and ensure everything runs smoothly with no recriminations.

Pre-nuptial agreements

Pre-nuptial agreements can create a firm foundation for a marriage.

No one goes into a marriage assuming it's going to fail. However, the statistics tell us that we can't take anything for granted. And as happy as you are with your husband or wife-to-be, having a pre-nuptial agreement in place can be seen as a safety net, just in case things change.

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The prenup sets out each partner's rights to property, debts, income and other assets if the relationship should end.

Prenups are not automatically enforced by the courts, but when they have been prepared properly by a reputable family law solicitor (like Davis Blank Furniss), courts do take them seriously.

We can chat through your situation and advise you on whether a prenup is appropriate. It may well be the right move if, for example, you've been married before and want to protect yourself from claims regarding previous settlements, you want to avoid a long and costly dispute about who gets what, you have children from a previous marriage and want to ensure they are provided for, or you have significant assets or properties that you want to protect if things were to go wrong.

You and your partner will need to use different solicitors, so that you're both equally represented and everyone agrees that the prenup is fair. And we'll need to take into account changes that may take place once you're married, such as redundancy, inheritances, children, pensions and future assets.

The process can take some time, and needs careful thought, so don't try to rush through it right before your wedding day. Make sure you plan in advance, as it also means the courts are more likely to take the agreement seriously.

A prenup can definitely be worth having, but at the same time, we hope our hard work won't ever be needed.

For further information or a non obligation chat please contact **Guy Robson**, Partner on **0161 832 3304**, email guy.robson@dbf-law.co.uk or **Karen Witter**, Partner on **0161 832 3304**, email karen.witter@dbf-law.co.uk

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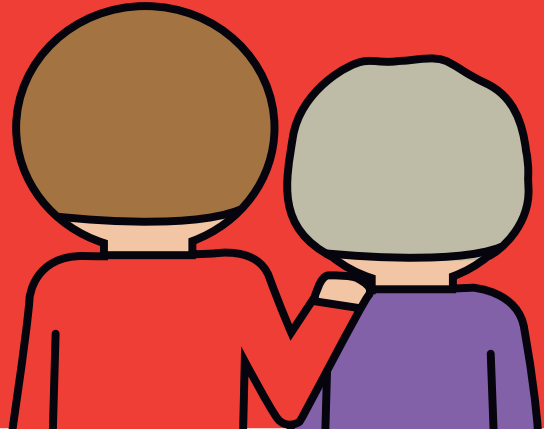
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A shoulder to lean on in later years.

Care of the elderly



Anyone in their golden years deserves respect, dignity and a worry-free future. Our friendly, personal service promises you just that.

We offer advice to elderly clients and those looking after elderly relatives, to help protect their assets, lifestyle, wellbeing and peace of mind, as times moves on and circumstances change.

We can also talk through the financial implications of moving into residential care, to make sure you're informed of the options and happy about the decision.

Our expert services include:

- > Downsizing to a smaller property
- > Wills
- > Tax planning
- > Management of financial affairs
- > Lasting Powers of Attorney
- > Court of protection work, including deputyship applications and statutory wills equity release

For further information or a non obligation chat please contact **Martyn Gee**, Partner on **0161 832 3304**, email martyn.gee@dbf-law.co.uk

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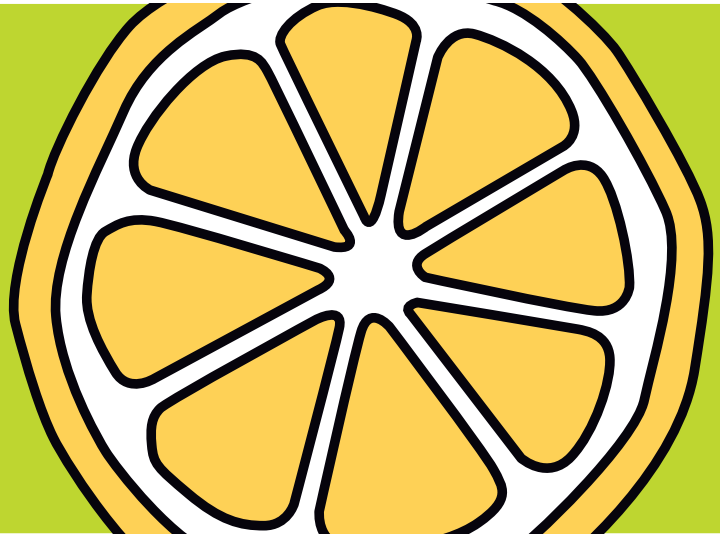
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We can help when
things turn sour.

Dispute resolution



Any kind of argument can be very upsetting and play on your mind. So if it's something serious that you can't seem to resolve, it can mean sleepless nights.

If you feel like you're banging your head against a brick wall, then it's best to call in the experts.

We're very good at being the voice of reason and finding a way to resolve disputes. We always try to find a happy medium, without launching straight into acrimonious litigation, which can be costly (and take even more of a toll on your nerves).

We'll chat through the dispute, all the issues and implications and offer advice on the best way to proceed during your free half hour consultation, so we can find a way to calm the water and restore your peace of mind.

For further information or a non obligation chat please contact **Andrew Ryan**, Partner on **0161 832 3304**, email **andrew.ryan@dbf-law.co.uk**

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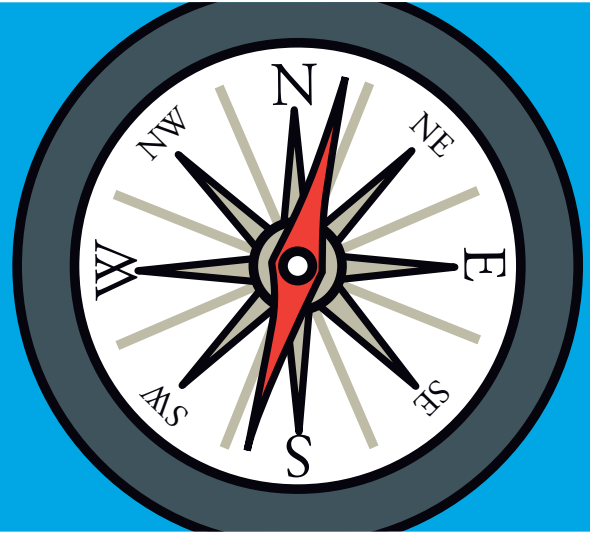
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Navigating through the immigration maze? We'll show you the way.

Immigration



Whatever your reason for wanting to stay in the UK, you need respected legal support on your side. We're experienced in all aspects of immigration work can also offer advice on regulations relating to non-EU employees and submitting work permit applications.

Our use our immigration expertise for:

- > Private paying asylum seekers
- > All entry clearance applications
- > Visitors for private medical treatment
- > Visitors seeking to enter for purposes of marriage or to enter into a civil partnership
- > Working holiday makers
- > Approved training or work experience
- > Spouses and children applications of persons with limited leave
- > Domestic worker in private households
- > Persons with UK ancestry
- > Businessmen
- > Innovators
- > EEA Nationals and their families
- > Spouses, civil partners or same sex partners
- > Fiancé(e)s and proposed civil partners
- > Children
- > Parents, Grandparents and dependant relatives
- > Indefinite Leave to Remain
- > British nationality
- > Extensions of Leave to Remain

Civil partnership visa

Relationships with foreign nationals are difficult when they need a visa, but we can help.

They say that love knows no boundaries, but life can certainly throw a few obstacles in your path.

If you're in a relationship with a foreign national whose visa is about to expire, our specialist immigration solicitors can help keep you together.

Visa applications are rarely straightforward, and can be time consuming, but some things are worth waiting for.

The most realistic option is for your partner to return to their own country and apply for a Civil Partnership Visa (it can't be done from the UK).

You will need to officially sponsor your partner and be prepared to act as a guarantor (we'll explain what this means in full when we meet). You'll be expected to provide evidence of your financial status, including salary details and recent bank statements, as well as evidence of your UK accommodation.

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The visa application is more likely to be successful if you can provide evidence of your relationship too, such as photographs, telephone bills, travel tickets and so on. The more the merrier.

Be prepared for some lengthy form filling, but as long as you remain positive, co-operative, well prepared and accurate, you should soon be back together again.

For a Civil Partnership Visa you'll need:

- > Completed application form
- > Passport and passport sizes photographs
- > Certified copy of civil partner's passport to prove he or she is British or is settled in the UK
- > Sponsorship letter from civil partner detailing the relationship
- > Evidence of civil partner's current financial position in the UK
- > Evidence of civil partner's accommodation in the UK
- > Evidence of relationship
- > Visa fee

For further information or a non obligation chat please contact **Guy Robson**, Partner on **0161 832 3304**, email guy.robson@dbf-law.co.uk or **Shiva Shadi** on **0161 832 3304**, email shiva.shadi@dbf-law.co.uk

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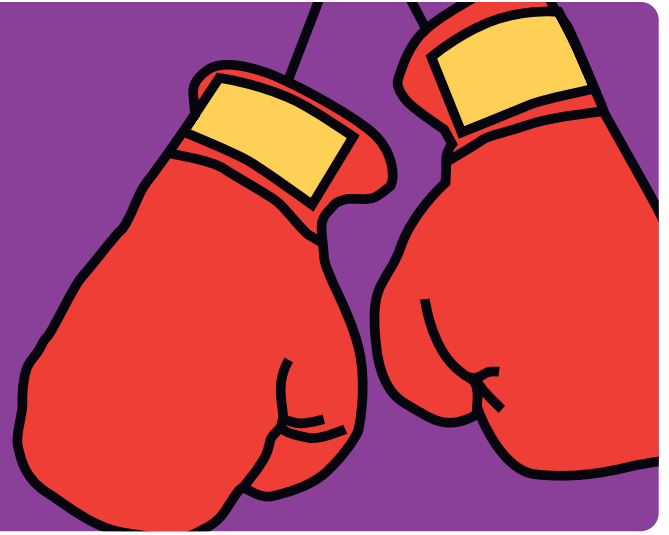
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Defending your corner when you need it most.

Employment issues



Whether you work to live or live to work, your job is no doubt a major part of your life, so any problems that arise will have a significant impact on your day-to-day existence, either financially, emotionally or both.

Employment legislation is a minefield, so you need a practised guide to tell you exactly what's what and where you stand. We're ready with a shoulder to lean on, as well as straightforward advice, to give you the support you need to resolve any issues.

Our expert services include:

- > Compromise agreements
- > Unfair dismissal
- > Discrimination
- > Disciplinary hearings or misconduct allegations
- > Grievances
- > Performance management procedures
- > Bullying and harassment
- > Changing terms and conditions/breach of contract
- > Tribunal claims and representation
- > Maternity and family leave
- > Flexible working

Redundancy

Get legal advice to make sure your redundancy is fair, legal, and handled appropriately.

If you've been made redundant, you face a period of financial uncertainty (and emotional turmoil), so you need to make absolutely sure that your employer is being fair.

Some will try to pull the wool over employees' eyes, dismissing people unfairly or not giving them the settlement they're entitled to. And many get away with it because the employee hasn't sought legal advice and doesn't know what their rights are.

We know all the ins and outs of employment law, so know exactly what regulations and procedures employers are bound by. For example, employers must issue employees with a warning of potential redundancy, then have a period of consultation. They must also take reasonable steps to re-deploy, give the redundancy pay due and give the correct amount of notice. The selection process for redundancy must be fair and must not be based on gender, race, disability, religion, previous conflict or type of contract.

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We can advise you on whether your dismissal or redundancy is fair, and whether it's been handled appropriately. We can also advise you about redundancy payments and what you're entitled to.

With us on your side, you can at least be sure that you have reliable and trustworthy representation from someone with your best interests at heart.

Compromise agreements

Don't sign a Compromise Agreement without getting legal advice first.

A Compromise Agreement is a settlement between an employer and an employee who has been dismissed or made redundant, to resolve a dispute. The employer often offers financial compensation if the employee promises not to bring an employment claim against them.

The advantage, for both parties, is that the matter is resolved quickly, without having to resort to long, complex and expensive litigation.

However, before you sign anything, you need to get sharp and attentive legal advice from a solicitor who knows what to look for and knows how to negotiate the best possible settlement for you.

The first thing to do is arrange a free, half hour consultation with an employment solicitor from Davis Blank Furniss, and we'll give you the best possible advice on where to go from here.

For further information or a non obligation chat please contact **Shiva Shadi**, Partner on **0161 832 3304**, email **shiva.shadi@dbf-law.co.uk**

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Français? Probleme
familiaux? Consultez
notre equipe d'avocats.

French consular services



If you're a French National and you've lost important documents, we can help.

Guy Robson, one of the partners at Davis Blank Furniss, is the Honorary French Consul in Manchester, and he can help if you've lost your driving licence.

Although the Honorary French Consul can no longer help with the renewal of passports, ID cards or VISAs, we can point you in the right direction.

To renew:	Contact:
Driving licences	guy.robson@dbf-law.co.uk 0161 832 3304.
Passport	Christine Waters at the Alliance Française 0161 236 7117
Identification card	Christine Waters at the Alliance Française 0161 236 7117
VISA	French Consulate General www.consulfrance-londres.org 0207 073 1295

For further information or a non obligation chat please contact **Guy Robson**, Partner on **0161 832 3304**, email guy.robson@dbf-law.co.uk

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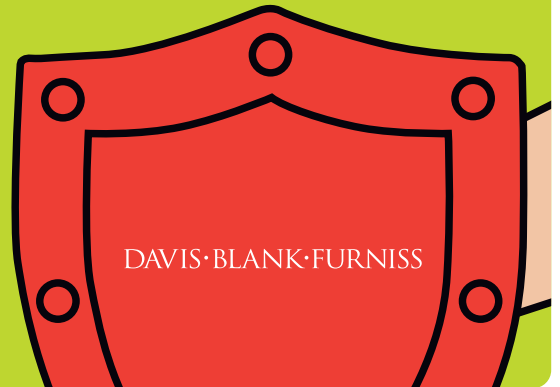
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DAVIS·BLANK·FURNISS

An independent defence of your 'fitness to practice'.

Professional defence



If you're faced with a disciplinary defence situation, then you need someone who's on your side to guide you through what can be an extremely stressful and complex procedure.

With your career hanging in the balance, we'll do all we can to help, offering advice and legal assistance and providing you with respected representation to add weight to your defence.

Where a complaint has been made about you, and local procedures have proved inadequate, we can take over, ensure the correct procedures have been followed and structure a strong defence.

The best place to start is with a free initial consultation, to chat through your particular situation then move on from there.

Our expertise in professional disciplinary defence includes:

- > Actual or threatened investigations
- > Appearing before a regulatory fitness to practice panel
- > Appealing decisions
- > Structuring appeals
- > Accusations of misconduct, deficient performance, criminal conviction or caution, physical or mental ill-health

For further information or a non obligation chat please contact **Stuart Shalom**, Partner on **0161 832 3304**, email stuart.shalom@dbf-law.co.uk

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