

HANRATTY & CO.

S O L I C I T O R S

Hanratty & Co. was founded in 1988. The Firm offers a comprehensive range of legal services, including Residential and Commercial Conveyancing, Wills and Probate, Personal Injury, Family/Matrimonial, Employment, Crime and Civil Litigation.

The services provided by the firm cover an extensive catchment area, covering the entirety of Mid Wales and the Borders.

Our aim is to provide an efficient, cost effective and friendly service to clients.

Robert Hanratty - **Partner**

Robert Hanratty was admitted as a Solicitor in 1981 and is an experienced Solicitor and is head of the firms's Residential and Commercial Conveyancing Department. He is also an experienced Advocate dealing with all legal matters, in particular Family/Matrimonial, Criminal matters and Civil Litigation. He is a member of the Law Society Advanced Family Panel and is also a Court and Police Station Duty Solicitor. He has Higher Rights of Audience in criminal cases.



Paul Inns - **Partner**

Paul Inns has developed a particular expertise in the provision of Services for the Elderly to include providing advising clients in the areas of Wills, Powers of Attorney, Appointment of Deputies in the Court of Protection and Probate matters. He is a member of the Solicitors for the Elderly Group as well as a qualified Trusts and Estate Practitioner. He also provides advice and assistance in Personal Injury matters as well as Criminal cases. He is a Court and Police Station Duty Solicitor.



Sophia Nazar - **Partner**

Sophia Nazar is an experienced Family Law Practitioner, providing advice and assistance in relation to Divorce, Children and Financial matters. She also represents Clients in relation to Care and Adoption proceedings, as well as undertaking Domestic Conveyancing and assisting clients with Wills & Probate. She is a member of the Law Society Children Panel as well as being a member of Resolution and the Association of Lawyers for Children.



Isabella Jennings - **Solicitor**

Isabella joined the practise some years ago, initially as a legal clerk. She commenced her training contract in 2018 and qualified as a Solicitor in January 2022. She provides advice in relation to family and residential conveyancing matters as well as Wills & Probate.



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Chris Tomley - **Consultant Solicitor**

Chris is a well-known local solicitor, having practised for all of his career in the firm of Williams, Gittins and Tomley – which has a considerable heritage in the Newtown locality, having been established in the mid 1800's by Richard Williams & John C. Gittins. After the Second World War, Chris' Father, Edward Tomley, joined J. C. Gittin's son, Chris Gittins, and it became Williams, Gittins & Tomley. He joined Hanratty & Co. as a consultant in early 2021 and brings with him a wealth of experience in a broad range of legal topics.



Huw Wyn Williams - **Consultant Solicitor**

Huw is a well-known local solicitor, having practised in the locality for many years. He joined the firm as a Consultant in 2022 and provides advice in relation to residential and commercial conveyancing as well as Agricultural Law. He also assists the firm with Criminal Advocacy in the Magistrates Court.



Gurleen Kaur - **Trainee Solicitor**

Gurleen joined Hanratty & Co. in early 2021, having graduated in Law from Cardiff University. She has recently commenced her training contract. She is a Probationary Police Station Accredited Representative, and deals with all areas of legal practice under the supervision of Paul Inns and Robert Hanratty.



Freya Maguinness - **Trainee Solicitor**

Freya joined Hanratty & Co. in February 2021 as a paralegal, after graduating with a Master in Law from Lancaster University. Freya is also an Accredited Police Station Representative.

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The Departments

Residential Conveyancing

We are able to boast an efficient and experienced Conveyancing Department at Hanratty & Co., headed by our Senior Partner, Robert Hanratty. In addition to Robert Hanratty, Isabella Jennings and Huw Wyn Williams (Consultant) also undertakes Conveyancing on this firms behalf.

Commercial Conveyancing

Robert Hanratty is responsible for undertaking Commercial Conveyancing, including Commercial Landlord and Tenant matters, on the firms behalf together with Huw Wyn Williams. Both Robert Hanratty and Huw Wyn Williams are also able to provide advice and assistance in connection with all business related matters.

Wills & Probate

Paul Inns, a member of the Solicitors for the Elderly Group and the Society of Trust and Estate Practitioners, oversees the Wills and Probate Department. Together with Isabella Jennings they provide assistance to clients in connection with Wills, Lasting Powers of Attorney and the Appointment of Deputies as well as contentious Probate Litigation.

Crime

The Criminal Department at Hanratty & Co. comprises Robert Hanratty, Paul Inns, Gurleen Kaur, Freya Maguinness together with Chris Lawrence, an Accredited Police Station Representative agent. Robert Hanratty and Paul Inns are Police Station and Court Duty Solicitors. Gurleen Kaur and Freya Maguinness are Accredited Police Station Representatives

The firm is able to represent clients at Courts throughout Mid Wales and the Borders, and on occasion, further afield. We provide 24 hour cover at the police station.

Family and Matrimonial Department

The Family and Matrimonial Department consists of Robert Hanratty, who is a member of the Law Society Advanced Family Panel together with Sophia Nazar, who is a member of the Law Society Children Panel, and Isabella Jennings.

The Department, which is supervised by Robert Hanratty, works as a team, discussing cases as appropriate and assisting each other with hearings.

Personal Injury

Paul Inns oversees the Personal Injury Dept. Together with Gurleen Kaur, they deal with all Personal Injury matters on the firms behalf.

Employment

Robert Hanratty deals with all employment matters on the firms behalf. He is able to advise Employers and Employees on any employment related issue, to include the drafting of employment contracts through to representation before Employment Tribunals.

Other areas of law

The above are just some of the more common matters that this firm deals with on a day to day basis. In addition to those services mentioned above, Hanratty & Co. offers a comprehensive range of services to cover all areas of legal work. If you require assistance on any matter not referred to above, please ask, and an appointment will be made for you to see an appropriate solicitor in order to ensure that you receive specialist advice.

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Financial Services

Sometimes conveyancing/family/probate/company work involves investments. We are not authorised by the Financial Services Authority and so may refer you to someone who is authorised to provide any necessary advice. However, we can provide certain limited services in relation to investments, provided they are closely linked with the legal services we are providing to you, as we are regulated by the Law Society.

In addition, we are included on the Register maintained by the Financial Services Authority so that we can carry on insurance mediation activity, which is broadly the advising on, selling and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the Law Society. The register can be accessed via the Financial Services Authority website at www.fsa.gov.uk/register

We only select products from a limited number of insurers for defective title insurance and litigation expenses insurance but we are not contractually obliged to conduct business in this way. You can ask us for a list of the insurers.

What Can You Expect From Us

Whilst we cannot guarantee the outcome of a particular case, we do guarantee to represent you to the best of our ability, and to carry out whatever work is necessary on your behalf with tact and efficiency.

We sincerely hope the need will never arise, but if you do have any problem with either the service we have provided, or your bill, then please do not feel embarrassed or reluctant to raise the issue with the solicitor who has dealt with your case. If for any reason the issue cannot be resolved informally, then please note that we do have a formal complaints procedure which is available upon request. Please note that any formal complaint should be in writing and addressed to Paul Inns (unless your complaint is about Paul Inns in which case your complaint should be addressed to Robert Hanratty) who will endeavour to resolve your complaint within 8 weeks. In the event you are not satisfied with the outcome of the complaint, or a period of eight weeks has expired since we acknowledged your complaint without our final response being received you can contact the Legal Ombudsman. Normally, you will need to bring a complaint to the Legal Ombudsman within six months of having received a final response to your complaint, and no more than one year from the date of act/omission; or no more than one year from when you should reasonably have known there was cause for complaint.

Contact details for the Legal Ombudsman are as follows:

Address: PO Box 6167 Slough SL1 0EH
Website: www.legalombudsman.org.uk
Tel: 0300 555 0333 between 9.00 to 17.00

Please do not feel embarrassed or reluctant to ask if you have any queries about your case.

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Data Protection

Privacy Notice

We use the information you provide primarily for the provision of legal services to you and for related purposes including:

- updating and enhancing client records
- analysis to help us manage our practice
- statutory returns
- legal and regulatory compliance

Our use of that information is subject to your instructions, data protection law and our duty of confidentiality.

Please note that our work for you may require us to pass on such information to third parties such as expert witnesses and other professional advisers, including sometimes advisers appointed by another party to your matter. We may also give such information to others who perform services for us, such as typing or photocopying. Our practice may be audited or checked by our accountants or our regulator, or by other organisations. We do not normally copy such information to anyone outside the European Economic Area, however we may do so however when the particular circumstances of your matter so require. All such third parties are required to maintain confidentiality in relation to your files.

You have a right of access under data protection law to the personal data that we hold about you. We seek to keep that personal data correct and up to date. You should let us know if you believe the information we hold about you needs to be corrected or updated.

We have appointed Paul Inns for the purposes of the Data Protection Act:

Data Protection in Respect of Money Laundering Checks

We may receive personal data from you for the purposes of our money laundering checks, such as a copy of your passport. These will be processed only for the purposes of preventing money laundering and terrorist financing, or as otherwise permitted by law or with your express consent.

You consent to us retaining such data for longer than the five year statutory period, unless you tell us otherwise.

Data Protection – Your Obligations

If you send us personal data about anyone other than yourself you will ensure you have any appropriate consents and notices in place to enable you to transfer that personal data to us, and so that we may use it for the purposes for which you provide it to us.

Documents, Files & Storage

While we are working for you we will keep a paper and/or an electronic file. Once the work is complete we will retain an electronic file and may also retain a paper file. If at the end of your matter you require documents from your file please let us know.

We are entitled to keep possession of all documents or papers that belong to you if you owe us money. This is known as a “solicitor’s lien”.

We will retain our files in accordance with our Document Retention Policy, which may change from time to time. We reserve the right to destroy files without further notice to you at the end of that retention period, which is currently six years after the conclusion of the matter for most files.

We are able to keep important documents such as Deeds and Wills in safe custody on your behalf for longer periods if you would like us to.

If we are asked to retrieve or provide copies of stored documents we will make an administration charge of an amount to be determined (at our discretion) at the time of your request.

Interest Policy

The following is an extract from our Interest Policy. The full Policy is available on our website or a copy can be sent to you upon request.

When do we pay interest?

We do not pay interest:

- on money held to pay a professional disbursement, once the intended recipient has requested that we delay in paying them
- on money held for the Legal Aid Agency
- on money that we have paid into a client account as an advance from the firm to fund a payment on behalf of a client or trust in excess of funds held for that client or trust
- if we have agreed with the recipient to contract out of our obligation to pay interest (see ‘Contracting out’ below)
- on monies that we are instructed to hold outside a client account in a manner that does not attract interest, eg cash held in our safe
- the amount of interest, calculated in accordance with this policy, is less than £75 for each recipient. The Firm takes the view that any amount below £75 is reasonably required by the Firm to cover the administrative costs of dealing with client funds and that this is a fair sum as required by Rule 7 of the SRA Accounts Rules.
- Where the following amounts of monies are not held for more than the following periods of time:

Amount of money held for client/third party	Period money held
£0-£300,000	2 weeks
£301,000+	1 week

We will pay interest on all other monies held on client account, including any monies we should have held on client account but failed to do so.

Interest will be calculated and paid in accordance with this policy. The amount of interest paid to each recipient will take into account:

- the amount held
- how long we held cleared funds
- the requirement to provide instant access to funds held in client account
- the rate of interest payable on the amount held in an instant access account at the bank or

- building society where we have our client account
- the practice of HSBC where we have our client account on how often interest is compounded

Types of client account

Client account monies can be held in one of two different ways:

- As a general rule, we shall retain monies in our general client account at HSBC who are the firm's bank
- Alternatively, we may hold monies in a separate designated client account (SDCA) if you request us to do so

When might monies be held in a SDCA?

We may hold monies in a SDCA where we reasonably expect to hold monies on behalf of a client or third party for at least the period stated below, and the client requests us to do so, in which case we will pay it into a separate designated client account with HSBC.

Amount of money held for client/third party	Period money expected to be held
£0-£300,000	2 weeks
£301,000+	1 week

We may also hold monies in a SDCA if we hold monies as or on behalf of trustees under a trust or for transactions in which the parties agree that some or all of monies should be held in a separate account.

This is not a rigid rule and we may agree an alternative approach at the request of the client or third party for whom the money is held.

How we calculate interest under this policy depends on which type of account is used. It is therefore important that we use the correct type of account.

Interest on monies held in separate designated client account

Unless we are instructed to the contrary, we will pay 100% of the interest received on monies deposited in an SDCA to recipient to whom we ultimately pay the monies on deposit. Where the monies on deposit are divided between more than one recipient, we will divide the interest in the same proportions, (subject to a maximum number of five beneficiary/payees).

Interest will be paid net of tax unless the recipient has signed a declaration that they are entitled to receive gross interest.

We are required by the Solicitors Regulation Authority (SRA) to deposit monies in instant access accounts only. This means that the interest rate paid on monies in an SDCA may not be as high as the recipient can achieve by placing the money on deposit themselves. We will ensure that the recipient is aware of this and, where appropriate, has the opportunity to make alternative arrangements.

The amount of interest held in a SDCA varies from time to time and the rate is set by HSBC. Interest on monies held in our general client account.

Any money not held in a SDCA will be held in our general client account.

We are required by the Solicitors Regulation Authority (SRA) to deposit monies in instant access accounts only. This means that the interest rate paid on monies in our general client account may not be as high as the recipient can achieve by placing the money on deposit themselves. We will ensure that the recipient is aware of this and, where appropriate has the opportunity to make alternative arrangements.

The interest rate payable by this Firm in relation to monies held on general client account will be calculated at a rate that in our opinion reflects the current market rate of interest paid on an instant access account offered by a high street bank.

The current interest rate is likely to change from time to time.

Interest will be paid before deduction of tax. It will be the recipient's responsibility to declare interest received to HMRC.

Interest Rate Payable

We are required by the Solicitors Regulation Authority (SRA) to deposit monies in instant access accounts only. This means that the interest rate paid on monies in an SDCA or our general client account may not be as high as the recipient can achieve by placing the money on deposit themselves. We will ensure that the recipient is aware of this and, where appropriate, has the opportunity to make alternative arrangements.

The interest rate payable by this Firm in relation to monies held on general client account will be calculated at a rate that in our opinion reflects the current market rate of interest paid on an instant access current account offered by a high street bank.

We will review the interest rates whenever the Bank of England changes its Base Rates.

Interest period

Interest will be calculated over the whole period that we hold the monies, starting from the date the monies are treated by us as cleared funds.

Unless we are notified by our bank to the contrary, we will treat monies as cleared funds in accordance with the table shown below:

Method of payment	When are monies treated as cleared funds
cheque	4 working days after the money has been paid into our client account
debit or credit card	date of actual receipt into the account
direct transfer	the following working day

We will apply the same time periods when calculating the date that monies are received by the recipient.

Office Hours and Appointments

The Office is open from 9.00am to 5.00pm each weekday.

In addition, outside of these hours, meetings can be arranged by prior appointment, as indeed can home visits on occasion.