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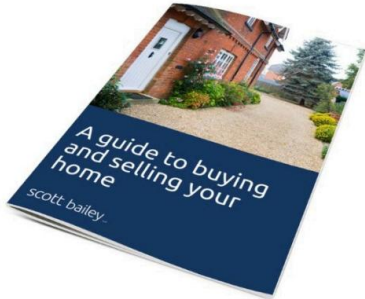
# legal & business matters

## Scott Bailey's free guide to buying or selling your home in 2025

AS the first signs of spring 2025 begin to emerge, many people in Lymington and the surrounding areas will be thinking about moving home.

Whether you are taking your first step onto the property ladder, upsizing, downsizing, or buying a second property, the process involves a lot of moving parts and important decisions. As Residential Conveyancers, we see first-hand how the right preparation can make all the difference.

To help our clients, we have created a free, comprehensive guide packed with essential information to make your journey as smooth as possible. It covers everything from the key legal steps to practical checklists - including a handy guide on updating your address with all the necessary parties after you move.



### The importance of preparation

Buying or selling a home is one



of the biggest financial commitments you will make. A well-prepared approach not only helps reduce stress but can also speed up the process.

Our guide walks you through each stage, ensuring you have the right information at the right time, so you can make informed decisions with confidence.

Expert legal support Having expert legal guidance is invaluable when navigating the property market. Our team of experienced conveyancers at Scott Bailey understand the complexities of buying and selling homes.

We are here to ensure that every legal detail is handled efficiently, protecting your interests and helping you avoid common pitfalls.

We take pride in delivering a highly personal service, guiding you through the process with

clear advice and proactive support and we are very proud of our high level of client service - our Google reviews speak for themselves.

If you are planning a move in 2025, we would love to help you make the process as straightforward and stress-free as possible. Visit our website to download your free guide today.



## Phone theft – losing much more than tech

Handy tips to help prevent your personal information from becoming a treasure trove for thieves



Being aware of the physical situation you're in can be as important as being mindful of the technology you're using

BEING deprived of your mobile phone when thieves strike may be bad enough, but victims sometimes lose much more than just their device.

A quarter (26%) of mobile theft victims also experienced fraudulent transactions, according to a

new survey, with the average loss put at £2,711.

Around one in nine (11%) people say they have been targeted by thieves for their mobile phones in the past five years, research from money insights provider Intuit Credit Karma

found. With mobile phones often being the main way people carry out their routine financial

admin, some devices could be a treasure trove for thieves.

Nearly two-fifths (38%) of smartphone users surveyed have at least one banking or financial app on their phone.

Nearly two-fifths (38%) admit to storing sensitive information on their device, such as passwords and pin codes.

In other phone security 'faux pas', a fifth (20%) have passwords and pin codes stored in the contacts section of their mobile phone, according to the survey by Opinion of 2,000 adults across the UK in March.

Despite crucial information being stored on phones, over a fifth (22%) of people claim that if they lost access to their phone, they wouldn't know their online banking logins.

Akansha Nath, general manager (international) at Intuit Credit Karma, says: 'Experiencing mobile phone theft is a distressing situation which can be exacerbated if the perpetrator then uses the phone to access sensitive financial information.'

'Therefore, safeguarding any banking information stored on your phone is crucial. While preventing phone theft isn't always possible, there are measures you can implement to secure your sensitive banking information in these unfortunate situations.'

### How to safeguard your personal details

#### Remember your passwords or add extra security

It can be easy to just save your passwords to your 'notes' app, but it is also easy for a thief to access these notes when stealing your phone which then allows them to gain access to all of your online accounts, including your banking apps. Try your best to remember your passwords and don't keep them stored on your phone. If you struggle to remember these passwords consider using a reputable password manager application to securely store and manage your passwords.

**Take care when using Wi-Fi and Bluetooth**  
Hackers can exploit unsecured connections, so stick to trusted networks and devices or use a virtual private network (VPN) when accessing sensitive information over public networks.

**Set up passcodes and biometric locks**  
Always lock your phone with a

passcode, pattern, or biometric authentication like fingerprint or facial recognition. This prevents unauthorised access to your device, reducing the risk of someone accessing your sensitive information if your phone is lost or stolen.

#### Be mindful of your surroundings

Being aware of the physical situation you're in can be as important as being mindful of the technology you're using. When using your phone in public, be aware of your surroundings and avoid displaying it unnecessarily.

#### Monitor your credit

Keeping up-to-date with your credit reports can help you to spot if someone has tried to use your financial details fraudulently, perhaps by taking out a loan in your name. Credit monitoring tools will send you notifications if there are any changes in how you have used your credit. If you think your details have been compromised,

or you spot a transaction on your account that doesn't look right, tell your bank immediately, as well as the police.

#### Keep your mobile safe

Consumer group Which? also suggests making sure that devices are kept up-to-date with security patches for new vulnerabilities, and steering clear of out-of-date, unsupported mobiles. It also suggests adding a unique pin to your sim card, registering for Google's Find My Device or Apple's Find My iPhone, and disabling pre-view notifications. These flash up messages even when your phone is locked. Another simple tip from the consumer group is to try to keep bank cards separate from your phone - as the two combined could make it much easier for a thief to pass security checks.

Don't forget to check your social media as personal details on online profiles could also give thieves clues to your passwords or answers to security questions.

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## What happens if I do not make a will?

IF you do not have a will then your estate will be dealt with under the intestacy rules. The situation differs depending on whether or not you have surviving children.

#### Surviving spouse and surviving children

If there are surviving children, grandchildren or great grandchildren of the person who died and the estate is valued at more than £322,000, the spouse will inherit.

- All the personal property and belongings of the person who has died, and
- The first £322,000 of the estate, and
- Half of the remaining estate (the other half going to the children or grandchildren)

#### Surviving spouse only

If there are no surviving children, grandchildren or great grandchildren, the spouse will inherit:

- All the personal property and belongings of the person



Kerry Richardson, private client solicitor at Anthony Harris

- who has died and
- the whole of the estate with interest from the date of death

- Who cannot inherit
- The following people have no right to inherit where someone dies without leaving a will:
  - Unmarried partners (sometimes wrongly called 'common-law partners')
  - Step children

- Lesbian or gay partners not in a civil partnership / married
- Relations by marriage
- Close friends

Contact Anthony Harris & Company to update your Will on 01425 638288 or email reception@harrisco.uk 43 Old Milton Road, New Milton, BH25 6DJ



# The key to stress free buying or selling

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# legal & business matters

## Sun, sea and scams

When we're caught up in the excitement of booking a holiday, it can sometimes be easy to miss vital warning signs that it could be a scam.

And with people often spending months saving their hard-earned cash as they dream about getting away, it can be all the more devastating if that money then ends up in the account of a fraudster.

Victims of holiday fraud lost £1,851 on average last year, with July and August seeing spikes in this type of scam, according to figures from Action Fraud.

Sometimes, holidaymakers will only find out they have been defrauded when they are due to travel or arrive at their destination.

Over a third (35%) of travellers aged 18 to 35 say they've been scammed on holiday in the past year, according to a new survey for travel debit card Currensea – making this an age group that appears to be particularly at risk.

Common types of holiday fraud include booking a flight or accommodation on scam websites and trips being offered on social media that turn out to be bogus.

Fraudulent social media promotions could include event tickets, package holidays or accounts impersonating airlines or hotels that ask for banking details or additional payments. Scams may be particularly effective when people are in the "holiday mood" and their guard is down.

ATM skimming, for example, can happen where devices are installed on a cash machine to capture personal details includ-

Don't let scammers spoil your summer – these are the holiday cons you need to avoid

ing a user's Pin and "shoulder surfing" where fraudsters watch a customer enter their Pin and then later steal their card.

People may also be offered tours when they're on holiday that don't exist.

Many people appear to be taking extra precautions though. Concerns over scams have led to more than three-quarters (78%) of travellers taking extra safety precautions when spending on holiday, the survey found.

Over two-fifths (43%) of holidaymakers say they avoid bank transfers in favour of card payments for increased protection, according to the Opinion survey of 2,000 people across the UK in



Finance expert James Lynn, co-founder of Currensea

March.

Paying by credit or debit card or by PayPal, for example, can give an added layer of protection if something goes wrong.

People who have paid by card for services or goods that don't materialise can try contacting their provider to make a chargeback claim.

Credit card users may be able to make a claim under Section 75 of the Consumer Credit Act. The goods or service must have cost over £100, but you don't need to have put more than £100 or the full amount you paid on your credit card. If the item or service was less than £100, all is not lost however, as you may still be able to make a chargeback claim.

The survey also found that over two-fifths (43%) of holidaymakers say they are now more vigilant about safety when carrying cash, while 28% exercise caution when withdrawing cash abroad.

James Lynn, co-founder of Currensea, says: "Travellers need to ensure they're taking more safety precautions when abroad by remaining vigilant with offers that seem too good to be true, minimise the amount of cash they carry and opting for secure spending options that are much lower risk than a wallet full of notes."

To help people stay safe, Lynn suggests that when booking accommodation on platforms, be wary if the host or owner asks



Going it alone? Make sure to book your flights and accommodation on trusted websites to avoid scammers spoiling your plans for the perfect getaway in the months ahead

to communicate via phone or email rather than through messages over the platform, particularly if they are asking for direct payment.

If you do take significant sums of cash with you while you're abroad, Lynn suggests splitting the money between wallets and secured spaces such as a safe.

This also goes for your plastic cards – so that if your wallet does become lost or stolen, you still have some forms of payment available.

James says: "If something goes wrong you don't want to lose all access to money. Consider options to pay via your phone too, such as Apple Pay or Google Pay."

Also, be aware of your surroundings when withdrawing cash from ATMs.

"Shoulder surfing" is a common tactic where fraudsters watch a customer enter their Pin and then later steal their card.



As much as possible, try to avoid a wallet full of notes this summer

### What protection do you have?

WHEN booking a holiday, make sure you understand what protection you might have if something goes wrong.

Check whether the company involved is a member of trade association ABTA. Holidaymakers taking flights and package deals should check coverage under the ATOL financial protection scheme.

And be mindful too that fraudsters can copy logos of legitimate organisations to make their websites appear more realistic. If you are having doubts about an organisation, you could, for example, search ABTA's own website for its members.

Be careful when giving out your personal information, and think about only filling in the mandatory details on a website when making a purchase. Also be wary if the price looks too good to be true.

You could also try performing an image search online, as scammers may copy photos of dream destinations from elsewhere.

It's also worth checking the Foreign, Commonwealth and Development Office travel advice for the destination you're travelling to.

If you think you might have been a victim of fraud, contact your bank immediately and report it to Action Fraud.



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