



international probate genealogists



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## Finders Overseas Bankruptcy Service Terms & Conditions

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1. Our quotations are 100% free of charge or obligation. You will be advised by telephone, email or fax of the amount chargeable on a fixed fee basis. Fees are exclusive of VAT and disbursements, which will vary by jurisdiction.
2. Bankruptcy searches are conducted based on information that has been provided to us. Therefore, please ensure that the information submitted is as complete and as accurate as possible. Finders is not responsible for any errors or omissions in our findings, or delays in producing reports, arising from third party inaccuracies, and we cannot be held liable for claims or damages arising from the same.
3. Work will commence as soon as we receive your instructions, whether by telephone, email or fax. You are deemed to have accepted these terms and conditions from the moment our bankruptcy search commences, regardless of the means or method of instruction.
4. Timescales - most searches are completed within approximately two weeks, but this is a guideline only and timescales vary with each jurisdiction.
5. Reports - our bankruptcy search report will be submitted to you regardless of the outcome. Reports are submitted in confidence to the Estate Custodian or person or company who instructs us for their use and reference only. Finders owns the copyright for any original work or reports we forward to you. Our copyright and intellectual rights are enforceable worldwide.
6. Outcomes - searches are valid to the best of our knowledge and information at the time of being conducted, but you may need to conduct a fresh search at a later date if you plan on making multiple distributions to heirs living overseas. Future searches will require a fresh quotation. Search results are reliant on a jurisdiction's records being correct at the date of consultation.
7. Data Protection - names, addresses and contact details of individuals located by Finders are submitted in strict confidence to our instructing client. These are subject to Data Protection law and should not be divulged or copied to any other person or company without obtaining prior consent from the person(s) in question. Finders cannot give such consent.
8. Payment- full in advance. If this is not possible for any reason please contact us to agree payment terms prior to placing the order.
9. Overdue invoices – we reserve the right to charge interest on overdue invoices at 4% over the Bank of England Base Rate. Unexplained debts of 90 days or more overdue may be referred to a third party for recovery and their charges added to our invoiced amount, plus overdue interest.
10. Our case files are archived for 7 years and you accept and understand that we destroy these after this time period has elapsed. Revisiting an archived file may incur further charges.
11. These terms and conditions are governed by English Law.

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