News and Views

twm solicitors

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One of the biggest changes to European data protection legislation comes into effect on 25 May 2018

The General Data Protection Regulation, known as GDPR, is a major step towards all of us having more control over how our data is used and how we are contacted in the future. The changes will also help to safeguard our personal data better. The TWM privacy policy has been updated to reflect these changes, which can be found here: **https://www.twmsolicitors.com/legal-notice-privacy-and-cookies/**

As part of the GDPR changes, you may have noticed many organisations getting in touch with you recently to ask you how you would like to be contacted. When you speak to us here at TWM, we may also ask you to choose how you would like to receive marketing updates from us about our services.

At TWM, we take great care to protect your privacy and to safeguard any personal details that you provide to us. From time to time, we use selected third parties to help deliver services to our clients. We will only exchange your information with a selected third party if it is relevant to your matter, and you have expressly given us your permission to do so. We will never exchange or sell your information to another organisation for marketing purposes or otherwise.

Our quarterly newsletter, News and Views, is published for our clients and contacts to stay informed about legal updates, as well as providing news and information about our firm. You are receiving our newsletter if you have previously indicated you would like to receive marketing updates from TWM. We would love to keep in touch, but if you no longer wish to receive our updates, you can ask us to remove you from our mailing list by doing one of the following:

- get in touch with your usual solicitor at TWM;
- click the 'unsubscribe' link within one of our marketing emails;
- email us your name and address to **unsubscribe@twmsolicitors.com**;
- visit our website to update your marketing preferences;
- call us on **01483 752700**.

We want you to know that you are always completely in control of how we use your personal information for marketing purposes.

What does GDPR mean for your business?

In our Business Law section on page 2, Peter Stevens explains the new rules, as well as giving some hints and tips as to what you can do to prepare for the changes before the deadline.

TWM Solicitors' annual fundraising quiz

In aid of Kent, Surrey and Sussex Air Ambulance Trust

On Friday 16 March, TWM held its annual firm-wide quiz at its new venue the Stoke Pub, Guildford. Twelve teams of six put themselves forward for a rigorous test of their wits, all vying for the coveted top spot (and associated bragging rights!). As always, the TWM quiz is not your average 'pub quiz', and while there were standard classic rounds such as general knowledge, sport and music, we also had some more unorthodox/interactive rounds such as the wine tasting round. The night also featured the annual "Guess the Films" round, with screenings of some short re-creations of Hollywood classics, this year starring our trainees (there was a particularly artistic interpretation of *Beauty and the Beast*).

After ten brain busting rounds, and plenty of pizza, the top three teams were separated by only 4 points! However, only one team could win and Peter Lambert's team from our London office rose from the pack as well-deserving winners.

If that wasn't enough, the night was topped off by the traditional charity raffle and silent auction in aid of Kent, Surrey and Sussex Air Ambulance, with prizes generously donated by over 60 local businesses around Surrey and London which in total raised an impressive **£1,167**.

Winners: Eleanor Lorimer, Claire Fountain, Peter Lambert, Alice Bickell and Samantha Bradford

We wish to thank all the organisations that kindly donated prizes, together with all those who organised this event, our kind hosts at the Stoke Pub, and everyone who attended and donated to make it such a lively and fun evening.

BUSINESS LAW

Helping you to get your business ready for GDPR

The EU's General Data Protection Regulation (GDPR) has been described as the biggest change to data protection law for a generation. However, it is an evolution rather than a revolution. Many of its principles are much the same as those in the current Data Protection Act (DPA), and clients who already have an effective data governance programme for complying with the current law are likely to be well on the way to being ready for GDPR. However, there are important new elements, and some things will need to be done differently:

- Express obligations to consider data protection issues when designing new products and services, or from the outset of a project, rather than retrofitting privacy measures after the event;
- It is not sufficient simply to comply with GDPR; you must establish, implement and maintain internal policies and procedures to be able to demonstrate compliance on an ongoing and specific basis, tailored to your own circumstances;
- More detailed record keeping is required, which the Information Commissioner's Office (ICO) may inspect;
- Considerably stronger remedies and enforcement measures are required. Maximum fines of up to 4% of annual worldwide turnover, or €20 million if higher;
- Extended territorial reach. GDPR will apply to data controllers and data processors who are established outside the EEA, but who offer goods or services to data subjects who are in the EU, or monitor their behaviour taking place within the EEA, and process personal data relating to them in this connection, as well as to those established in the EEA or processing data with equipment located in the EEA;
- Liabilities are imposed on data processors as well as on data controllers, and a more prescriptive list of obligations to be included in contracts between them;
- Much more detailed information is to be included in privacy notices, which must be readily accessible and written in clear, concise and intelligible language;
- Data protection impact assessments (DPIAs) must be carried out before undertaking any high risk processing, in particular using new technologies;
- There are new and stronger rights for data subjects;
- There is a new obligation to report security breaches promptly to the ICO, and sometimes to data subjects;
- Faster, free response to subject access requests, the need generally to appoint a Data Protection Officer (DPO), and a requirement to carry out audits and training.

So, to prepare:

- Audit to understand what data is collected, how, why, to whom it is disclosed and how long it is kept;
- Consider legal justification for processing, especially when it is no longer possible to rely on a data subject's consent;
- Rewrite privacy policy to comply with GDPR requirements;
- Carry out impact assessments in appropriate cases;
- Consider need to appoint Data Protection Officer;
- Ensure systems contain appropriate security protections, and enable prompt reporting of security breaches;
- Ensure procedures can comply with data subjects' rights, including subject access requests and requests to have data corrected, erased or suppressed;
- Build privacy by default and design into product development;
- Document policies and procedures to demonstrate compliance; and
- Staff training.

To read the full version of this article, please visit: **https://www.twmsolicitors.com/news-and-blogs/preparing-your-business-for-gdpr/**

If you would like assistance with getting your business ready for the GDPR, TWM's Business Law team can help with your requirements.

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EMPLOYMENT

Pay in lieu - the new tax rules

The tax treatment of monies paid by an employer to an employee in lieu of notice changed on 6 April this year. In doing so, an artifice much loved by employment lawyers will disappear.

The pay/compensation distinction

Some employment contracts do not include a right for the employer to terminate the employee's employment immediately and pay monies in lieu of notice. In such circumstances, where an employer does just that, he will be acting in breach of contract by not allowing the employee to work out the notice. Monies paid to the employee in lieu of notice will not be treated as income but as compensation for that breach of contract. As such, prior to 6 April, such monies were not taxable in the hands of the employee up to a limit of £30,000.

Contrast this with a case in which the contract of employment does include a right to make a payment in lieu of notice (a 'PILON' clause). Payments made by an employer to an employee pursuant to that clause will be treated as income from the employment, and taxable in full, together with liability for employer and employee National Insurance contributions.

The changes

For dismissals which occur after 6 April 2018, payments in lieu of notice – whether pursuant to an express PILON or compensation for breach of contract – will be taxable and subject to employee and employer National Insurance contributions. HMRC have devised formulas for calculating the taxable element.

It is worth noting that for these purposes, pay does not include overtime, bonuses, commission or benefits in kind. If the contract does not include a PILON clause, these sums could be paid without tax.

Why have a PILON?

The principal reason to retain a contractual right to pay in lieu of notice is to avoid the employer being in breach of contract by dismissing early and paying a lieu sum. If the employer is in breach in this way, then it can put at risk the enforcement of post-termination restrictions in the contract. For that reason it remains sensible to retain a PILON clause in a contract of employment, especially when dealing with senior staff for whom the benefit of post-termination restrictions are valuable.

Looking ahead, in April 2019 there will be further changes under which employers will have to pay employer's National Insurance contributions on ex gratia payments which exceed £30,000. There will be no such charge to the employee.

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The French Connection

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Sevan Gazarian, Diplômée Notaire in France and Head of the French Desk explains how she is assisting clients that have interests in France, and French clients that live or have interests in the UK.

How did you get into your chosen career, and why? I have wanted to become a lawyer from as far back as I can remember! Coming from a French-Armenian background I studied both European / International law and Notarial law to masters level, first in France then in Belgium, finally graduating from the Diplôme supérieur du Notariat in Lyon, France.

What is your area of expertise and speciality? French property and family law, as well as French succession law, including tax related matters. I help clients who buy or sell property in France, or are dealing with French legal issues regarding their property. I also specialise in French estate planning, advising clients who are willing to transfer their French property in the most tax advantageous way possible.

My clients are British clients who own properties in France, as well as French expats living in the UK and I help with all their cross-border legal issues.

What has been your best business decision to date? Moving to London! I moved to London in 2017 to develop my international practice, recognising that Brexit will present opportunities for me here with my expertise in law. It is great fun, and highly stimulating. I have recently joined TWM Solicitors, and I am very proud to be expanding the French desk here. I am lucky to work with a dynamic and motivated team on all legal matters relating to both the French and English legal systems, and the way they interrelate.

Is there a secret to your success? Yes - determination, hard work and perseverance! And always having in mind that good self-awareness is the key to continuous improvement, both in terms of personal development and in terms of giving great client service.

DISPUTE RESOLUTION

Reflections on the litigation landscape

I have been a civil litigator for the past 36 years since qualifying as a solicitor. We now call civil litigation "dispute resolution" which is perhaps reflective of a different approach that has evolved over time.

Over these 36 years, the changes have been myriad and far reaching. When I started out, along with many others, I was something of a generalist – a jack of all trades. Specialism is now the order of the day and that is probably no bad thing as far as clients are concerned because, dare I say it, they get a more focused and professional service in consequence.

The complexity of the rules governing the conduct of litigation has increased exponentially. The procedural rules which govern the minutiae of every step taken in legal proceedings and indeed before the commencement of proceedings multiply like rabbits year on year.

The downside to all of this is that the costs of litigation have increased substantially despite the better efforts of the legislature, the rule makers, the judiciary and the profession to bring costs under control.

In my view, some of these efforts to limit costs have, unfortunately, had the opposite effect. An example is what is known as cost budgeting. Parties to a Court case now have to produce at an early stage in the process extremely detailed cost budgets which are intended to inform the opposition and the Court as to what that parties' costs are likely to be up until the conclusion of the trial. Unfortunately, the whole cost budgeting process is extremely time consuming and, therefore, costly in its own right. Specialist cost practitioners have to be engaged and additional cost hearings are held by the Court to discuss and approve budgets. The aims behind cost budgeting were laudable, but in many cases it has simply led to an increase in the overall costs that the client ultimately has to bear.

The costs of one party in a typical trial of say three to four days in the High Court are likely to be around £150,000 - £200,000 – possibly more. If the other side are running up costs at the same level – as they generally will be – it is plain for all to see that the costs which one party will have to bear at the end of the day (generally the loser!) are likely to be punitively high, and a very real risk to a party's financial wellbeing.

All is not doom and gloom, however. The focus on costs and the properly informed recognition by clients of the potential cost consequences of taking matters through to a full trial have definitely led to parties seeking to compromise their disputes sensibly.

Compromise was often seen by parties to a dispute as being a dirty word. It should not be. It is a pragmatic and sensible way of resolving disputes.

Judges now proactively encourage parties to try and settle disputes at an early stage in the Court proceedings through ADR – Alternative Dispute Resolution. Indeed, with such a change in emphasis, parties who unreasonably refuse to try and settle disputes through ADR can be penalised in costs - even if they are ultimately successful.

There are many forms that ADR can take, but in my experience the most effective is formal mediation. This is a subject in its own right, but essentially mediation involves the parties through their lawyers appointing a trained mediator – very often a Barrister. A mediation day is fixed and the parties attend the mediation with their respective legal teams. The mediator cannot impose a settlement on the parties. His sole function and one which most mediators discharge very effectively is to draw the parties to a position – a compromise – which they can both comfortably live with.

In my particular specialist area of contentious trust and probate work, we refer the majority of our cases to mediation. I would say that in 85 – 90% of cases a compromise acceptable to all parties is reached. The key to achieving a successful outcome is to prepare the case carefully in advance, so that you are negotiating from a position of strength.

I always say to clients embarking on mediation that they need to approach it on a glass half full basis.

Settling without going to Court removes cost risk from the equation, removes stress and worry, and can sometimes preserve relations which would otherwise become irreparably damaged.

There are of course cases where ADR is inappropriate, and where a trial of the issues is the only answer.

To those of my clients who say "it's the principle" or "I want my day in Court" I would respond "principles cost money" and that your day in Court may well not bring you the satisfaction that you crave.

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FAMILY

Family law reform

Reform is currently the buzz word in family law, and has been proposed, debated and urged upon Parliament in the areas of fault based divorce; cohabitation and also the presumption of shared parenting. But with government focus necessarily being on Brexit, the prospect of reforms have receded, although the social imperative remains.

Surprisingly, perhaps, divorce rate, which is currently 42% (Source: **www.ons.gov.uk**), is similar to that in the mid 1970s, from when the current Matrimonial Causes Act dates, and lower than its peak in the 1980s and 1990s. This is largely because there are fewer marriages, per head of the population, with more couples choosing to cohabit. 21% of families with dependent children are now unmarried. Whatever form the modern family takes, however, the UK has, unfortunately, the highest rate of family instability in the developed world.

The volume and range of litigation coming before the higher Family Courts highlights the need for new legislative framework. The role of the Courts should be to update and refine the law by decided cases (precedents), but it cannot fulfil the role of Parliament in adapting legislation to rapidly changing social times.

A recent report by the **Nuffield Foundation** highlighted that there is already a divorce by consent or "on demand" but which has to be dressed up to fit the legal requirement that there should be evidence of adultery or unreasonable behaviour, if not two years' separation. Indeed, it is often said that the legal "bar" for unreasonable behaviour is set so low that generally it can be found on both sides of most marriages from time to time!

Sir James Munby, President of the Family Division, has called for reforms as a means of introducing "intellectual honesty" to the situation and to absolve the District Judges from "the ritual of considering whether the anaemic allegations contained in the petition drafted…do or do not amount to unreasonable behaviour". There is also support for abolishing the requirement for two years' separation.

Arguably, such reform would not necessarily weaken the institution of marriage if combined with support for couples in times of difficulties. Research by the **Marriage Foundation** shows that unhappy couples who stay together are as likely to be happy ten years later as those who separate.

Lack of clarity, and judicial consistency, on the thorny issue of life-time spousal maintenance obligations has led to unnecessary, and often costly, variation and maintenance applications. Thankfully, greater certainty (and some relief for payers) was provided by the Court of Appeal in April 2018 in its decision in the case of *Waggott v Waggott*.

Family law should be reflective of social values and realities, and not lag behind by decades.

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PRIVATE CLIENT

Ministry of Justice launches Power of Attorney Refund Scheme

The Ministry of Justice has recently launched a scheme to refund those who may have paid more than they should for applying to register powers of attorney.

If you registered a Lasting Power of Attorney (LPA) or Enduring Power of Attorney between 1 April 2013 and 31 March 2017 you may be eligible for a refund. This can be claimed either by the person who made the power of attorney (called the "donor") or by the attorney. The amount refunded will vary depending on the date on which the document was registered. Further information and the form required to claim is available online at **https://www.gov.uk/power-of-attorney-refund** or by calling the helpline on **0300 456 0300** (choosing option six).

LPAs, together with Wills, are a cornerstone of sensible planning for your future and well worth considering if you do not currently have them in place. LPAs are legal documents that enable a person to choose someone that they trust to make decisions and take action on their behalf now or in the future.

There are two types of LPA:

- The first gives the attorney authority to make decisions relating to the donor's property and financial matters, for example, paying bills, selling their property or investments and operating their bank accounts;
- The second relates to the donor's personal welfare and healthcare and matters such as medical treatment and where the donor should live.

If someone has become incapable of making their own decisions, and has not made a power of attorney, then it may be necessary for a relative or close friend to apply to the Court of Protection to be appointed as a deputy on their behalf. Applying to the Court of Protection is a lengthy and costly process and can be stressful for those involved. You would not have control over who applies to the court and this could mean that someone who you might not necessarily have chosen would be able to make decisions on your behalf.

At TWM we have a dedicated team of experts across our offices who specialise in advising on and preparing Lasting Powers of Attorney. For further information, please contact any member of our Private Client team.

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RESIDENTIAL PROPERTY

Considering all the angles

One of the many strengths we have at TWM is the wide breadth of experience and advice we are able to offer. There are various circumstances in a property transaction where we can offer the added value of the input from another of our departments.

When buying a property in joint names (particularly by unmarried couples or buyers who are not in a relationship) our property teams can advise on and prepare a Declaration of Trust which will specify the owners' respective interests in the property, and how the net sale proceeds would be divided in the event of a sale.

While a Declaration of Trust will cover the property itself, some couples may want to consider further protection of their other assets at this stage of their relationship. This may be by way of a Cohabitation Agreement or Pre-Nuptial Agreement (for unmarried couples), or a Post-Nuptial Agreement for those already married. Consideration of such financial arrangements is important, especially when one party is contributing significantly more than the other. Our Family team is able to advise on the suitability of such agreements and draft them to reflect the individual circumstances of each client.

With the forthcoming tax changes in the buy-to-let arena, it may be worth considering purchasing any investment properties in the name of a company, or transferring an existing portfolio to such company. There will be pros and cons and this may not be suitable for all. Our Tax specialists can advise further as to whether this would suit your circumstances, and if so, our Business Law team can deal with the incorporation of the company.

Whenever you buy a property, consideration should be given to Inheritance Tax planning. It may be prudent to structure a purchase in order to mitigate the potential Inheritance Tax implications on death, or to consider purchasing the property for a trust so that it would fall outside your estate on death. Equally, at this stage, it is sensible to review your Will to ensure that it still reflects your circumstances, or put one in place if you do not currently have one. Lasting Powers of Attorney are also important, to ensure that someone you nominate can deal with your assets for you should you be unable to do so, whether through age, injury or illness. These are issues on which our Private Client team can advise.

When buying a leasehold property, an important issue is the unexpired term of the lease. In some circumstances, it is necessary for a seller to commence a statutory procedure to extend the term, and for the buyer to continue the process after completion. This is a very technical area, and our specialist Enfranchisement team will be able to assist.

Our property teams will be pleased to discuss such issues with you, and (where applicable) refer you to our relevant colleagues to ensure you have the best all round advice on matters that may flow from your transaction.

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COMMERCIAL PROPERTY

Electronic Communications leases and the new Electronic Communications Code (the Code)

Leasing out rooftop areas and unused land to electronic communications operators may seem an attractive option for landowners, providing them with a regular source of income for formerly unoccupied space.

However, the Digital Economy Act 2017 introduced a replacement Code into the Communications Act 2003 which is a statutory regime applying to new leases created on or after 28 December 2017 and retrospectively to existing leases by court order, which will give landlords food for thought when considering a new telecommunications lease. Not only will it bind original parties to that lease, but also successors in title and even superior landlords in certain circumstances, so the decision whether to grant such a lease will have a far-reaching effect.

The purpose of the Code is to stimulate improved connectivity and growth in the electronic communications market, granting operators greater freedom and protection than under the previous code. Yet the reforms may have an adverse effect on landlords, reducing their rental income and limiting their control over their own properties.

Unlike a normal business tenancy, it is not possible to contract out of the Code. It provides for long notice periods and specific termination and equipment removal procedures before a landowner can regain possession, which may be detrimental for landlords seeking to develop. Fortunately an operator cannot rely on protection from both the Code and the Landlord and Tenant Act 1954 (LTA). If the primary purpose of the lease is not the grant of Code rights, the LTA will apply and the lease can be contracted out in the usual way. Alternatively, the lease should say if its purpose is to confer Code rights, as 'primary purpose' is not a defined term under the Code.

In addition to almost unrestricted rights to assign the agreement, share the site with other operators and upgrade apparatus without obtaining landlord consent, the most surprising of the reforms is that the land's use for electronic communications purposes and the impact of Code rights will be ignored for valuation purposes. By seeking to equalise the disparity in rental levels in telecommunications leases compared to other utility providers, the Code may reduce the rent achievable by landlords, and consequently their willingness to grant such leases.

Therefore, while the new Code aims to promote an efficient and digitalised economy, landlords may find themselves burdened with a lack of control over who occupies their land, how, and for what price. Clear advice at an early stage is vital.

TWM's Commercial Property team are experts in business and telecommunications leases, assisting landlords to fully understand the ramifications of the new Code.

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TAX

Trust Transparency or Big Brother? HMRC's Trust Registration Service

Trustees have recently had to provide a great deal of information to HMRC using a new Trust Registration Service, and now have to check and update this information annually.

HM Revenue & Customs already know a lot about us, how much we earn, National Insurance number, date of birth, address - we take all this for granted. Now, though, if you are connected with any type of Trust arrangement, they also want to know what went into the Trust, from whom, when, who can benefit, and who controls the Trust. What is odd is that they don't want to know what is in the Trust now, but what went in originally. The £2,000 Grandma left in Trust for her future grandchildren in 1965 could now be a large share portfolio.

This raises a number of questions; why is this data being gathered, what will it be used for, and not least, how secure is the information?

Why is the easiest to answer - HMRC had to come up with a response to the EU's Fourth Money Laundering Directive requiring corporates and other legal entities to maintain accurate and current information on their beneficial ownership, and to provide that information to the government.

This information will be held in a central register and will in future be able to be accessed by any organisation or individual who can "demonstrate a legitimate interest". We will see how this develops in practice, and assume for the moment that "because I'm nosey" will not be deemed a legitimate reason.

As to what the data will be used for, Customer Due Diligence (or Anti-Money Laundering) is the answer. This may make sense for corporate transactions, but is the Bursar from Tommy's school really going to ferret about on the Trust Register to see where the fees are coming from?

Finally, data security. HMRC does not have a great track record on protecting personal data, and the information Trustees had to submit by 5 March 2018 cannot currently be seen or updated. Until the next stage of the process is released we are quite literally in the dark - but very much "watching this space".

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Fifty years in the law... well, almost!

One of Fulham's best-known lawyers, Helle Jacobsen, will be retiring this month after nearly fifty years in the law. Helle shares some of her earliest memories of starting out in her career.

Why law? Every child wonders what they will do when they grow up. It didn't worry me particularly until I got to the age where decisions had to be made about exams and what subjects to take - especially Latin!

My father was a Doctor of Chemical Engineering and my mother was a medical doctor, with my brother also well on his way to becoming a medical doctor. In such a family, progress to a profession was assumed. I didn't want to do what the rest of the family did - I knew I couldn't be an accountant; I was too squeamish to be a vet; and I didn't fancy being a teacher. An architect was a possibility, but the training at seven years was the longest of any profession!

I enjoyed academic work so I thought a career in law was for me. As a lawyer, I would be able to sit in a library researching complex legal concepts and drafting documents. It came as an awful shock to discover that, unless you went into academia (which was teaching), you needed clients!

In 1971, I started my practical legal education with a firm of solicitors in the City - then called "Articles". In those days, you were bonded to a solicitor for two years and the salary was the princely sum of £8 per week. I know there has been inflation since then, but that was still a pittance even in those days!

There was no spell check, and typists had to be accurate or they spent their working days rubbing out mistakes and typing corrections. There were no photocopiers, so typists had to create copies using carbon paper – google it if you don't know what carbon paper is!

Of course, there were no computers, and all documents had to be typed from scratch on every occasion and the drafts had to be 100% accurate as they could not be saved and amended later. Finally, there were no electronic calculators, so your long multiplication and long division had to be excellent. And, of course, we had pounds, shillings and pence – 12 pence to the shilling, 20 shillings to the pound.

Times have changed, but in some respects, we are back where we started half a century ago – I remember one day, very early in my career, someone asked me if I have a fax machine. I replied asking what that was because we didn't have one and they were just being introduced. Then with the internet, fax machines almost died out – and now they are back as a secure means to transmitting information when emails have become so insecure.

Plus ça change…

Would I do it again and why? Yes definitely! It is a wonderful profession. There is an area of the law to suit all interests – family and children, employment, dispute resolution, commercial and residential property, business, wills and estate planning, intellectual property, and even crime. Commitment to one area of law does not preclude changing course. I spent almost all my career working in the property field, but also had ten years working in entertainment law.

Another advantage is that there is great flexibility and opportunities to work part-time when family circumstances require. No-one consults a solicitor unless they have a problem, some personal and some business related, and there is a real satisfaction in helping clients, trying to reduce their stress and anxiety, and ultimately making the problem go away!

What's more, the law has given me an opportunity to meet fantastic clients and to work alongside wonderful people.

And now on to retirement... I ran my own practice for some thirty-five years before merging with TWM Solicitors in May 2016. I am happy to be leaving my former clients, many of whom have become friends over the years, in the safe hands of TWM, and I hope that I can continue to be closely connected with this firm of solicitors.

P.S. you may wonder why it was important to decide about Latin? When I was growing up, you had to have passed Latin to become a solicitor, and indeed to study a course in Roman Law at university!

News and Views is TWM's quarterly newsletter for clients and contacts. The articles included in this publication are necessarily brief, and because the law may change subsequently, it is essential that legal advice is obtained prior to proceeding.

TWM Solicitors is a full service law firm. Our office network covers Surrey, SW and Central London. Our approach centres on achieving success for our clients.

If we can help with a legal issue, please do not hesitate to contact one of our team:

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