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*J.A.S. writes: Six years ago I invested through Aviva in the Asia Pacific Property Fund and the European Property Fund. Recently the funds were closed and as properties were sold, money was returned to investors. I was asked for proof of identity, but Aviva would not accept a copy of my passport as it was not certified and I was not prepared to pay a solicitor. Dividends have been paid without a problem, so why can Aviva not pay the capital proceeds?*

FINANCIAL institutions are so wary of breaching anti-money laundering rules that it sometimes seems they are determined to prevent customers from getting hold of their own money.

You have lived at the same address for 66 years and Aviva did accept the validity of your bank account. But when you supplied a copy of your passport, you were told it

had to be certified by someone such as a lawyer, accountant, or financial adviser. You have none of these and were understandably unhappy at having to pay for a stranger to say that you are who you say you are.

The reason for all this is that you did not in fact originally invest through Aviva. You invested with a different company whose funds were later taken over by Aviva, which did not inherit the earlier firm's records. Under anti-money laundering regulations, Aviva has to verify again the details of all investors, including you.

But Aviva says it will accept alternative proof that does not need certification. For example, tax documents from Revenue & Customs, your local council tax bill and even an electricity or gas bill will all be accepted.

Do not let irritation at the rules stand between you and your money.

*Mrs A.H. writes: I contacted Revenue & Customs regarding a tax rebate for 2014-15. Staff agreed I had overpaid and was due £35.20, but when I received the cheque I was shocked to get only £14.77. I am 75 years old and in that year I only worked one day a week, so my income was less than the tax threshold. In previous years I received a rebate with no deductions.*

YOU were not really dealing with the Revenue. You were dealing with a private firm of advisers called Online Tax Rebates

Limited. From what you have told me, I suspect you stumbled across its website and mistakenly assumed it was official.

The firm filed a claim for you and charged just over £20. Since the tax office

sent your refund to the Birmingham-based company and not to you, you must have authorised this. The Revenue would not have dealt with the firm without your consent.

Judging by the refund calculation you sent me, your tax affairs are straightforward. I hope you can claim your own refund next year and pocket it all.



**CLAIM:** Online Tax Rebates charged £20

Read Tony Hetherington's case files at [thisismoney.co.uk/hetherington](http://thisismoney.co.uk/hetherington)

## Hurst's new hope over lost £250k

WORLD Cup legend Sir Geoff Hurst is among thousands of British citizens given fresh hope of recouping money feared lost forever following the Spanish property crash.

Hurst, famous for his hat trick that secured the 1966 World Cup for England, believed he would never see again the £253,000 deposit he made on a dream home in Marbella in 2004.

But Spanish legal firm

By Sally Hamilton

Bufete Salmeron has already retrieved lost deposits for other Spanish purchasers. Hurst has now asked the lawyer to pursue his claim.

The Spanish property market was booming when Hurst bought the off-plan property as a retirement home. He says: 'We loved holidaying in Spain and it was a natural step to buy.' But when the

bubble burst in 2008, the developer failed to meet bank loan repayments and went bust, taking Hurst's deposit with it. The bank failed to protect his down payment – a practice that became routine once banks sensed the impending crash.

Hurst, 74, had 'written off' his loss until he heard of successful claims made by Spanish residents who also did not have bank guarantees. A court ruling in 2013 in a case brought

by Bufete Salmeron now means banks must return deposits. This decision has been reinforced by the Spanish Supreme Court.

Some 100,000 Britons are said to have put down £4 billion of deposits on off-plan properties, where the developers went bust.



**DREAM:** Geoff Hurst paid the deposit in 2004

## World Cup legend Sir Geoff Hurst given fresh hope of seeing the £250k he lost in Marbella again

By [SALLY HAMILTON FOR THE MAIL ON SUNDAY](#)

**PUBLISHED:** 20:09 GMT, 26 November 2016 | **UPDATED:** 01:03 GMT, 27 November 2016

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Read more: <http://www.thisismoney.co.uk/money/article-3974006/World-Cup-legend-Sir-Geoff-Hurst-given-fresh-hope-seeing-250k-lost-Marbella-again.html#ixzz4RIUryrXf>

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By

[Sally Hamilton For The Mail On Sunday](#)

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<http://www.modicanews.com/world-cup-legend-sir-geoff-hurst-given-fresh-hope-of-seeing-the-250k-he-lost-in-marbella-again/>

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Business

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<http://2fo7.com/2016/11/27/world-cup-legend-sir-geoff-hurst-given-fresh-hope-of-seeing-the-250k-he-lost-in-marbella-again/>

# Geoff Hurst among thousands of investors reclaiming Spanish property losses



By [Marc Da Silva](#)



World Cup legend Sir Geoff Hurst is among thousands of Britons offered fresh hope of retrieving money feared lost following the Spanish property crash almost a decade ago.

Hurst, famous for scoring a hat trick that helped England win the 1966 football World Cup, believed he would never see again the £250,000 deposit he made on a Marbella property investment in 2004.

The developer, DUJA, promised to hand over his new house in Marbella's 'Aloha Royal' resort by 2007. But when the Spanish housing bubble burst in 2008, the developer failed to meet bank loan repayments and went bust, taking Hurst's deposit with it.

The bank failed to protect Hurst's down payment – a practice that became routine once banks sensed the impending crash – leaving Hurst, 74, to write off his loss.

But then he heard of successful claims made by Spanish residents who also did not have bank guarantees, and has now appointed Spanish legal firm Bufete Salmeron to retrieve his lost deposit.

Fernando Salmerón, director of Bufete Salmerón, was the first lawyer in Spain to achieve a ruling obliging Spanish banks to return deposits to victims of the off-plan property crisis.

The historic verdict, which was awarded in December 2013 in Seville on behalf of two separate clients, was reinforced by the Spanish Supreme Court in December 2015.

“Now three years on from the 2013 cases and one year on from the Supreme Court ruling,” said Salmerón, who is currently handling almost €3m (£2.6m) worth of claims in Spain on behalf of British clients.

He added: “There are still thousands of Brits who are unaware that they can get their money – as well as interest and legal fees – back. Those who are aware might be wary of entering into overseas legal battles or may doubt that they can win their case against big banks.”

<https://www.propertyinvestortoday.co.uk/breaking-news/2016/12/sir-geoff-hurst-among-thousands-of-property-investors-reclaiming-losses-from-spanish-banks>