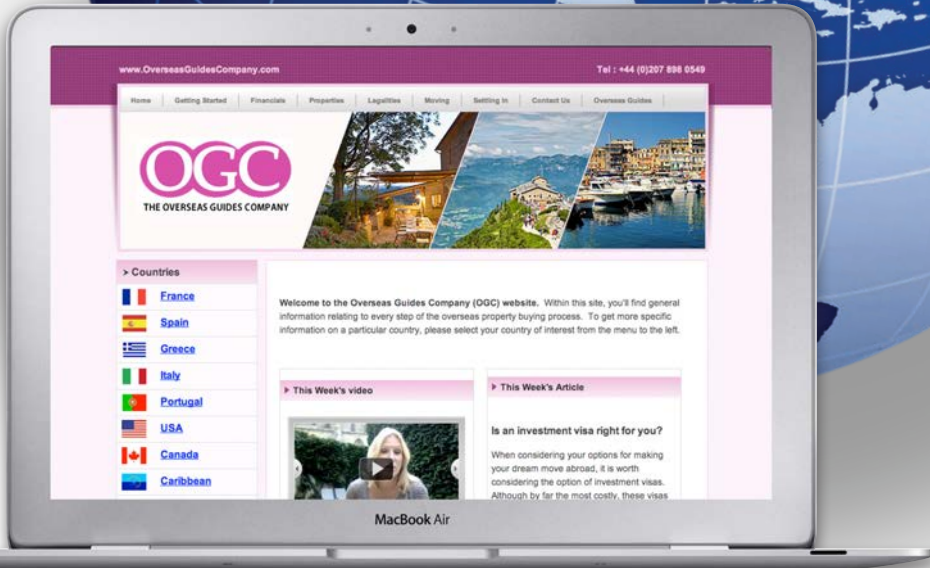




THE OVERSEAS GUIDES COMPANY

PARTNER PACK 2012

The number one source of quality leads to our partners



“After a recommendation from a business associate, we recently partnered with the Overseas Guides Company. The quality of the leads has been phenomenal and we have made three sales in less than three months from the leads. Delighted!”

Chris White, Ideal Homes Portugal

CONTACT US ON 020 7898 0549 OR VISIT WWW.OVERSEASGUIDESCOMPANY.COM



WHY PARTNER WITH THE OVERSEAS GUIDES COMPANY?

Are you stuck for new ways of reaching consumers with a proven desire to buy overseas property or emigrate? Here's why becoming a partner of the Overseas Guides Company is the answer:

- We have a database of around **60,000** British people who are actively seeking information on buying property or living abroad. In the first six months of 2012 alone our database increased by **6,000**. Ask yourself how many of these could use your services?
- Our largest lists of subscribers include those for France (**15,000**), Spain (**8,000**) and the USA (**5,000**).
- Our best performing property partners are converting 2-4 per cent of the leads we send them. We'd happily do the same for you.
- Being a media partner of Rightmove Overseas gives us exposure on the UK's largest and most authoritative property portal. Rightmove Overseas typically generates 3.9 million searches for overseas property each month.



THE OGC VISION

"To be the UK's number one source of quality information for people who need information buying property overseas or moving abroad, and the number one source of quality leads to our partners."

So how do we aim to become the number one source of quality leads to our partners? To consumers, OGC is a trustworthy platform for helping them with all aspects of buying overseas property or moving abroad. We offer free downloadable buying guides, send regular emails direct to the inbox of each subscriber and our Resource Centre team speaks directly with subscribers.


All of this enables us to collect valuable data and pre-qualify leads for our partners, businesses like yours. We also offer more streamlined ways of gaining you exposure to a particular group of subscribers or can create targeted campaigns suited to your specific needs. As a valued partner, we'll explore any viable opportunity that could save you time, money and resources.

Other marketing tools that can help you achieve your objectives:

- Bespoke email marketing campaigns that promote and reflect your organisation accurately
- Online marketing - from banners to buttons, we can ensure that access to your homepage is only a click away

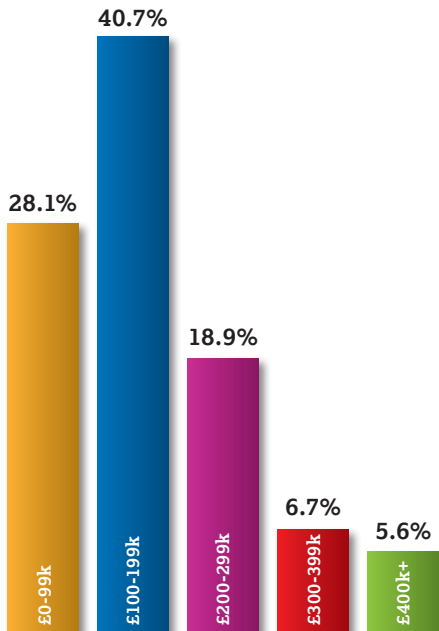


"OGC is a valued partner of ours, mainly because it shares our approach both to customer service and nurturing a long-term business relationship. They complement regular lead generation for us with exciting PR and editorial exposure to potential buyers in France. I hope that we can continue to nurture the strong working relationship, that has proved so mutually beneficial in the past."

Matthew Cameron, partner at French legal specialist Ashton KCJ 

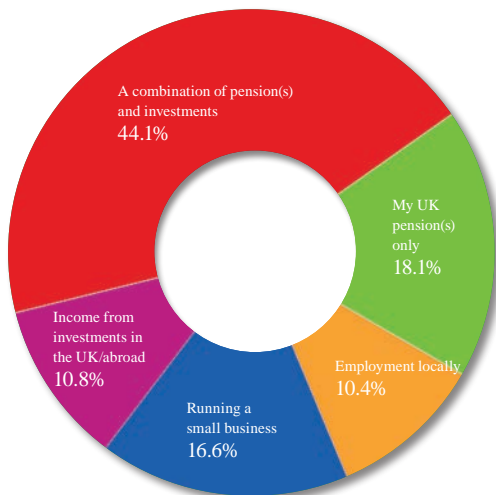
THE VALUE OF SURVEYS

We make it a priority to understand what services our subscribers require, and at the same time stay on top of what's driving business in overseas property markets. That's why we do regular surveys. As you can see, our most recent Overseas Buying Trends Survey* revealed some interesting facts about our subscribers. OGC will happily discuss opportunities to conduct further surveys or research in conjunction with partners.

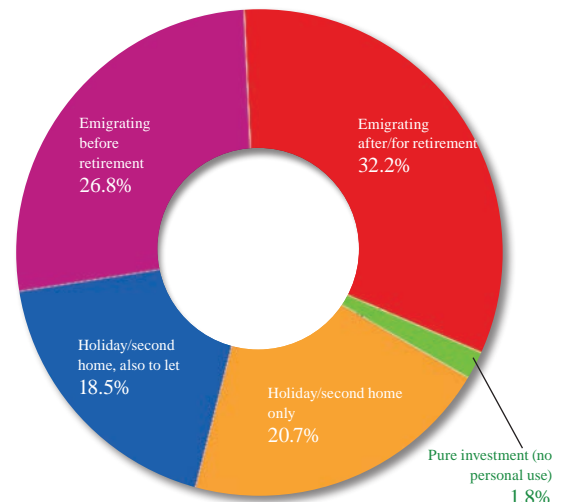


What is your budget (including buying costs) for purchasing overseas?

How will you finance your overseas property purchase?



If you are moving abroad permanently, where will your income in the long term come from?



What is the purpose of your intended overseas property purchase?

*Stats based on 1,110 completed surveys, done in July 2012

“Purple International has been an OGC partner for approximately five years now. OGC has always been a steady reliable source of good quality leads for both our Cyprus and Crete offices. The conversion rates have been very good due to the pre-qualified nature and the time-frames of the clients.”

Kyriakos Tikkis, General Manager, Purple International



OGC IN THE MEDIA

Our reputation as a trusted source of information means we are often quoted in the press. Here are just a few recent examples.

Independent on Sunday, 11th March 2012

The Independent
NEWS OPINION ENVIRONMENT SPORT LIFE & STYLE ARTS & ENTS TRAVEL MONEY
Spend & Save Loans & Credit Mortgages Pensions Insurance Tax Pensions & Investment Centre Legal Services

Cypriot home dream turns into a nightmare

British buyers seek redress as mortgage payments on their island properties double, deeds fail to materialise and bailiffs threaten. By Cheryl Markosky

CHERYL MARKOSKY SUNDAY 11 MARCH 2012

Latest in Mortgages
High hopes that NewBuy will fuel market recovery
Lenders set to raise mortgage rates
Approvals up in stamp duty rush
Boost for new mortgage approvals
Halifax raises SVR mortgage clip
Five Questions About: Getting a mortgage
Mortgage approvals hit a two-year high
Stamp duty break 'boosts mortgages'
Stamp duty date boosts lending

When Steve Noonan, a legal adviser for Cleveland Police, bought his two-bedroom apartment off-plan at the Cypriot development of St Nicolas in the town of Chlorka, near Paphos for only £160,000 in 2008, it seemed too good to be true.

"And the problem is, it was too good to be true," he says, particularly when a debt collection agency in the UK started sending him letters, texts and phone calls demanding mortgage repayments on his Cypriot property, or his family home in Skelton, Yorkshire and other assets would be repossessed by bailiffs.

British buyers in Cyprus often suffer from a false sense of security, says Richard Way, the editor of Overseas GuidesCompany.com. "You drive on the left there, English is practically the Republic's second language, you can shop in Marks & Spencer, and most significantly, much of the English legal system introduced there before independence in 1960 remains.

"It's easy to see why Brits felt at ease buying on the island and weren't as wary about legal representation or finer details of mortgage contracts as they should have been."

Mr Way urges people thinking of buying in Cyprus to seek truly independent advice. This will strike a note with restaurateur Paul Sutton, who's part of a class action with 19 other Britons in a case also involving Alpha Bank which is progressing through

Sunday Times, 17th June 2012

THE SUNDAY TIMES
18 home OVERSEAS PROPERTY

St Lucia: two new resorts are proving popular in Britain

Lake Nona Golf & Country Club, in Orlando, where cottages start at \$640,000 (020 7629 8171, knightfrank.com).

at the Overseas Guides Company: "We've seen the number of inquiries for property in Orlando return to boom 2005 levels thanks to the dollar's status as a safe-haven currency and investors being wary of owning euro assets." He says that a typical investment for British

The Telegraph, 27th March 2012

The Telegraph
HOME NEWS WORLD SPORT FINANCE COMMENT BLOGS
Companies Comment Personal Finance Economics Markets
Investing Saving Tips Savings Funds Fund game Gold

Budget 2012: will George Osborne's 'Granny tax' cause an expat exodus?

George Osborne's so-called Granny Tax will lead to an increasing number of Britain's retirees moving abroad, according to personal finance advisers

By Suzi Dixon
4:37PM BST 27 Mar 2012

14 Comments

Mr Osborne announced in last week's Budget that the age-related allowance for people turning 65 is to be scrapped from April 2013, meaning that there are now even fewer incentives to hold pensions in the UK.

Financial legislation in Malta has made it increasingly attractive for high earners. The introduction of the Highly Qualified Individual Rules last year meant that a number of individuals came to live in Malta and pay a flat rate of 15% tax on their income for a five year period.

"Tax can be a determining factor when re-locating. Malta has a very favourable tax regime and also offers a great environment to live in."

Richard Way, editor at the Overseas Guides Company, says many have already moved to Cyprus to protect their pension. "If you are tax resident in Cyprus and are already receiving a pension or QROPS, the UK budget will not have any serious impact," he claims. "Additionally, the pension office in the UK told us that there will be no changes to how UK nationals residing in Cyprus will be taxed on their current pensions."

"A local tax adviser told us it was worth noting that, for British expats who are tax resident on the island, Cyprus has an allowance of €19,500 (around £16,312) before the state will tax an income, and that includes pension income from abroad."

Daily Express, 13th July 2012

DAILY EXPRESS
THE WORLD'S GREATEST NEWSPIPER

With so many discounted properties to choose from, it is time to make that move abroad — or could there still be pitfalls?

According to some, prices could fall further. Richard Way, editor of the Overseas Guides Company (www.overseasguidescompany.com) said: "Spanish banks are under pressure to drop prices of their repossessed stock further. "Prices in areas swamped with thousands of repossessed properties, such as parts of the Murcia and the southern Costa Blanca, will be dictated by the banks, while in more established areas, such as parts of Catalonia, the driving is different. "It would be naive to approach the Spanish market as one big bargain bucket."

Retirees should be particularly careful if they are thinking of going bargain hunting in Spain. Despite the low cost of living, currency fluctuations can catch out those living on fixed pensions, as many found out when sterling slipped by nearly 30 per cent against the euro. The reverse is now the case but there is no guarantee it will last.

Retirement Reso resort in Almeria spirit, gardening, swimming, classes, nights, golf tourn excursions and lo

QUANTUM in business the agent WPML, a family-claimed 25 years' retirement propo Spain, is no longer supported new hi Spanish sun" was Pol retirement co Costa Blanca adv promised a luxur lifestyle for over-4-environment witl centre. Taken ovi Banca after the Pol has reverted after being unabl bungalows and a Senarsa Benah on the Costa del

Daily Mail, 9th January 2012

MailOnline

The new house rules: From improving to investing — make the market work for you

By Mark Hughes-Morgan
Last updated at 1:56 PM on 9th January 2012

LOOK OVERSEAS

If you have the money, there are great deals to be had. "Florida is hard to beat," says Richard Way, editor of the Overseas Guides Company, which publishes guides to buying abroad.

"The market in Florida is still depressed and hampered by tightened mortgage availability — cash buyers are in a strong position."

"OGC is one of our most reliable sources of leads. Their in-depth knowledge of the overseas property market complements their ability to identify individual clients' personal needs and direct them to appropriate service providers, like Smart."

Jana Korpova, Smart Currency Exchange



YOU'VE NOW SEEN WHAT WE CAN OFFER, WHY WOULDN'T YOU WANT TO WORK WITH US? FOR MORE INFORMATION ABOUT BECOMING AN OGC PARTNER CONTACT ANGELOS KOUTSOUDES: TEL: 020 7898 0549 OR 07943 715938 OR EMAIL ANGELOS@OVERSEASGUIDESCOMPANY.COM