



## Which? Shorts: Heir Hunters

Hello and welcome, I'm Rob Lilley, and this is the Which? Shorts podcast.

As we do every Wednesday, we're here bringing you the best journalism from us here at Which? - the UK's consumer champion - available for you to listen to, wherever you might be, whatever you're up to.

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This week we hear how to tell whether an offer of a windfall from a long-lost relative really is too good to be true.

To read us this article, originally written by Josh Wilson, I'll hand you over to Angus Farquhar...

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An unusual letter arrived in April for Paul Williams. 'Dear Mr Williams,' it began, 'My name is Cheng Wang, a personal banker for the Huaxia Bank in China. I am getting in touch with you regarding the estate of a deceased client with a similar last name.'

The letter goes on to say that the client in question died in an accident, leaving an unclaimed estate of \$12.5m with the bank. 'Mr Wang' claims to be able to access it and will happily 'split the money in half' with Mr Williams if only he will urgently get back in touch with him and provide some personal details. While legitimate heir hunters (or 'probate genealogists') do exist, you're more likely to encounter an imposter like Mr Wang. When we surveyed 837 Which? members who had been contacted by an heir hunter, 49% of them said the claim was not genuine compared to 37% who said it was genuine. Fortunately, Paul wasn't taken in by this far-fetched letter, but other inheritance scams have been more successful: £3.7m was reported stolen as a result over the past 13 months alone, according to Action Fraud.

The government's Bona Vacantia (vacant goods) department paid out £7m last year to entitled next of kin and currently has 6,822 unclaimed estates on its list. An estate can stay on the list for up to 30 years if it remains unclaimed. Generally commissioned by solicitors and banks where a client has died with no will and no known next of kin, it's the job of probate genealogists like Phil Turvey, executive director at Anglia Research, to track down eligible heirs. This is often a lengthy and complex process. 'We make use of records like the indexes of births, marriages and deaths, together with census material, electoral registers, baptism records, and church records,' says Turvey. 'We use all those genealogical resources together with our own in-house resources to put together a picture of the family to see if there is anyone entitled to inherit.' Estates are then split between all eligible heirs based on how closely related they are to the deceased, and the probate genealogist takes a percentage cut – usually between 10% and 25%. In rare cases, heir hunters will carry out pro-bono work. Which? member Anne Callender told us that she got to keep the full £5,000 she was entitled to, after she was contacted by an heir hunter via her son in 2011.

While you can expect an heir hunter to take a cut of any windfall you're due, payment should only happen once the inheritance is settled: being asked for money upfront is a big red flag. A spokesperson for Finders International – one of the organisations featured on the BBC TV programme Heir Hunters – told us that no reputable probate genealogist would ever do this. 'Fraudsters will also warn you not to tell anyone else about the inheritance and rush you into making a decision,' adds Detective Chief Inspector Craig Mullish, from the City of London Police. Paul Williams' message from 'Mr Wang' is one of many examples we've seen of often poorly worded letters and emails attempting to convince recipients to share personal details with the promise of unlocking vast sums of money left by deceased relatives.

In another variation on the theme, Which? member Roz Kadir told us she had received an email claiming to be from the International Monetary Fund, which bizarrely asked for confirmation of whether Roz was alive or dead, as it was holding a fund worth \$10.7m in her name and others were trying to claim it. In May 2022, the government issued a warning about messages being sent from bogus email addresses claiming to be from members of the Bona Vacantia department. It said that the department will never issue emails or letters giving people the opportunity to claim ownerless estates. You should ignore any such messages and instead forward them to [report@phishing.gov.uk](mailto:report@phishing.gov.uk).

Action Fraud statistics show that 50-59-year-olds are the group most targeted by inheritance scammers. While in a recent survey, the majority of Which? members said they feel confident that they would be able to spot an inheritance scam, more than one in 10 said they didn't feel confident. 'I would like to say more should be done to prevent these types of scams and raise awareness, but I have no idea what,' says Paul Williams. 'I think about the risk to people like my late aunt and uncle – elderly, gullible and respectful of authority – who would be easy victims of landline scams, I don't know what could be done to protect them.'

Since, by their nature, calls, emails and letters from legitimate probate genealogists come out of the blue, it's important to verify that the contact is genuine. Anglia Research and Finders International recommend searching for the company or individual online and looking at reviews on sites like Trustpilot. They also advise you check whether a company is registered with an industry body such as the Association of Probate Researchers (APR) or the International Association of Professional Probate Researchers (IAPPR). These bodies are self-regulatory and have a code of conduct and formal complaints process.

While scams are rife in this area, the legitimate probate genealogy industry faces many problems of its own. Ownerless estates should be added to the Bona Vacantia list as soon as possible after the person has died. This means that you could be contacted by multiple firms about the same estate. But a Freedom of Information request by Anglia Research in 2020 found evidence of several local authorities signing exclusivity contracts with less scrupulous probate genealogy firms instead of referring an estate to the government legal department to be publicly advertised. According to Anglia Research, these firms often pressure local authorities into signing these contracts which enables them to demand a larger cut of unclaimed estates. 'As soon as you eliminate choice and competition, then prices for the beneficiaries rise,' says Phil Turvey. One authority admitted contracting with an heir hunter based on the amount it offered to pay the authority for details of each unclaimed estate it was given.

A lack of formal regulation makes it easier for rogue operators to go unchecked. 'It has helped to bring awareness to what we do, which is a benefit. But programmes such as BBC's Heir Hunters really have been responsible for a prolific increase in small companies and "one-man bands", some of whom are perfectly above board, but others aren't,' says Turvey. Finders echoes these concerns: 'A lack of knowledge of laws, proper training or experience can quickly lead these amateur firms getting into trouble with the law and wreaking havoc on the families that they may have contacted.' Although industry bodies such as the APR do exist to promote good practice, membership is voluntary. Companies and individuals are not required by law to have any sort of formal qualifications or legal training before advertising themselves as probate genealogists. Finders says it has pushed for regulation of the industry

but with little success: 'Formal regulation is desirable, but enquiries of various government initiatives and departments have shown that the government is unwilling to regulate the profession, primarily as the total industry turnover is very modest in comparison with some other industries that are also unregulated.' In the absence of any independent oversight, if you're contacted about a windfall, you'll need to keep your wits about you

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Thank you to Angus, and to Josh Wilson too, whose original work was published in the September issue of the Which? Money magazine.

Remember you can find more articles you'll find useful every day on everything from money and technology to home and garden advice by signing up to one of our many free email newsletters at [which.co.uk/newsletters](http://which.co.uk/newsletters).

We'll be back next week for another episode of Which? Shorts. Thanks for listening.

Which? Shorts was produced by me, Rob Lilley, while the Exec Producer was Angus Farquhar.