rencontrées par les banques et sociétés d'activité financière confrontées à des situations de comptes dormants voire en déshérences dont les ayants droits étrangers pour la plupart ont disparu sans laisser derrière eux ni descendants ni testament ou ayant perdu la mémoire.

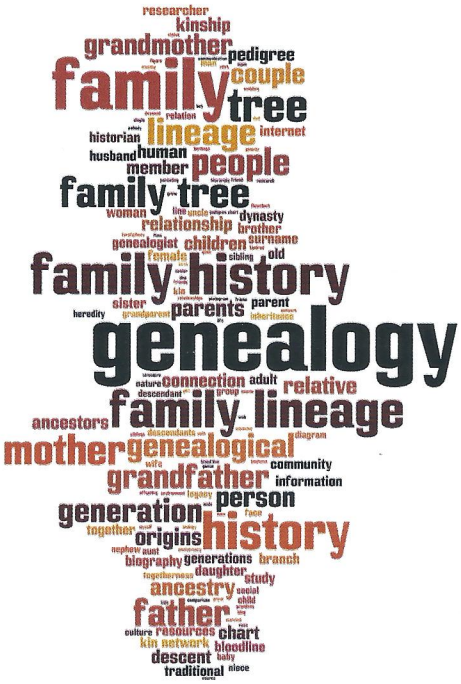
Malgré la très bonne tenue par l'ensemble des banques et la parfaite connaissance de l'identité de l'ayant droit économique, il réserve parfois des surprises, d'où l'importance d'être accompagné par le Cabinet FRAYRE & Associés qui pourra certifier et attester la dévolution successorale suite au décès de l'ayant droit économique.

Le cabinet a mis en place un contrat de révélation qui permet de garantir le versement de l'actif revenant à l'héritier ou ayant droit en cas de succès en échange d'une commission variant de 15 à 20%, mais surtout qui garantit l'engagement du cabinet à prendre à sa charge la totalité des frais engagés en cas d'insuccès.

Cela permet également à l'héritier d'être sécurisé et de n'avoir aucune somme à débourser. Aussi, une fois le contrat régularisé, le Cabinet Frayre & Associés pourra représenter l'ensemble des héritiers ou ayants droits et les informer de chaque opération de liquidation dans le dossier sans que ceux-ci ne soient dans l'obligation de se déplacer depuis l'autre bout du monde.

Notre proximité permet au cabinet de garantir un suivi régulier et de traiter chacun des dossiers avec la plus stricte confidentialité.

Mais pour l'heure, aucune loi en Principauté n'oblige les banques à rechercher les bénéficiaires de comptes dormants.



CABINET FRAYRE & ASSOCIÉS
International Heirs And Beneficiaries Search

Cabinet Frayre & Associés was founded in Monaco in 2014 by Christophe Frayre, specialising in international heirs search and location.

Cabinet Frayre & Associés is one of the first and only firms in the world operating in the search for heirs and missing beneficiaries and also specialises in establishing international genealogical research and succession rights.

There is no qualification for this little-known profession, which has become indispensable in resolving inheritance issues, finding the beneficiaries of life insurance policies and ensuring that all beneficiaries of a deceased person have been located.

Today's international lifestyles mean that members of families can lose contact with one another, particularly because of the increase in separations, remarriages and stepfamilies.

The firm is armed with a team of experienced, multi-skilled staff, researchers and multilingual company lawyers, dealing with over 200 cases a year, the vast majority of which are in France and Italy. The investigations, which are sometimes riddled with pitfalls, have allowed us to identify heirs in more than 60 different countries.

Thanks to our skills, expertise and our international base, we are able to solve many of the problems encountered by banks and financial firms when they are faced with cases like dormant accounts with missing heirs, the foreign beneficiaries of which have mostly died without leaving any descendants or will; some have lost their memories.

Despite the usually very good efficiency of the banks and even though you may know exactly who the financial beneficiary is, there can still sometimes be surprises; and this is where Cabinet Frayre & Associés comes in. We are able to certify intestate succession, following the death of a financial beneficiary.

Our succession-tracing contract guarantees due payment to the heir or beneficiary in case of success, against a 15-20% commission; however, the contract also guarantees that we will pay all expenses should we not succeed. This way, the heir is protected and has nothing to pay out.

Once the contract has been signed, Cabinet Frayre & Associés is also able to represent all heirs and beneficiaries and to keep them informed of each stage of the liquidation of the estate, without them travelling across the world to be present.

We also guarantee regular follow-up and to treat each one of our cases with the strictest confidentiality.

However, at the moment there is no law in the Principality compelling banks to search for the beneficiaries of dormant accounts.