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DECEMBER CATALOGUE

VENMORE AUCTIONS

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AUCTION SALES CO-ORDINATOR

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29
AVAILABLE
LOTS

2026 AUCTION DATES

AUCTION

11th February
25th March
13th May
8th July
2nd September
14th October
2nd December

CLOSING

19th January
2nd March
20th April
15th June
10th August
21st September
9th November

NOW TAKING LOTS

FOR OUR NEXT AUCTION

WEDNESDAY 11TH FEBRUARY 2026

CLOSING DATE: 19TH JANUARY 2026

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This firm usually charges a fee for mortgage advice. The amount of the fee will depend upon your circumstances and will be discussed and agreed with you at the earliest opportunity.

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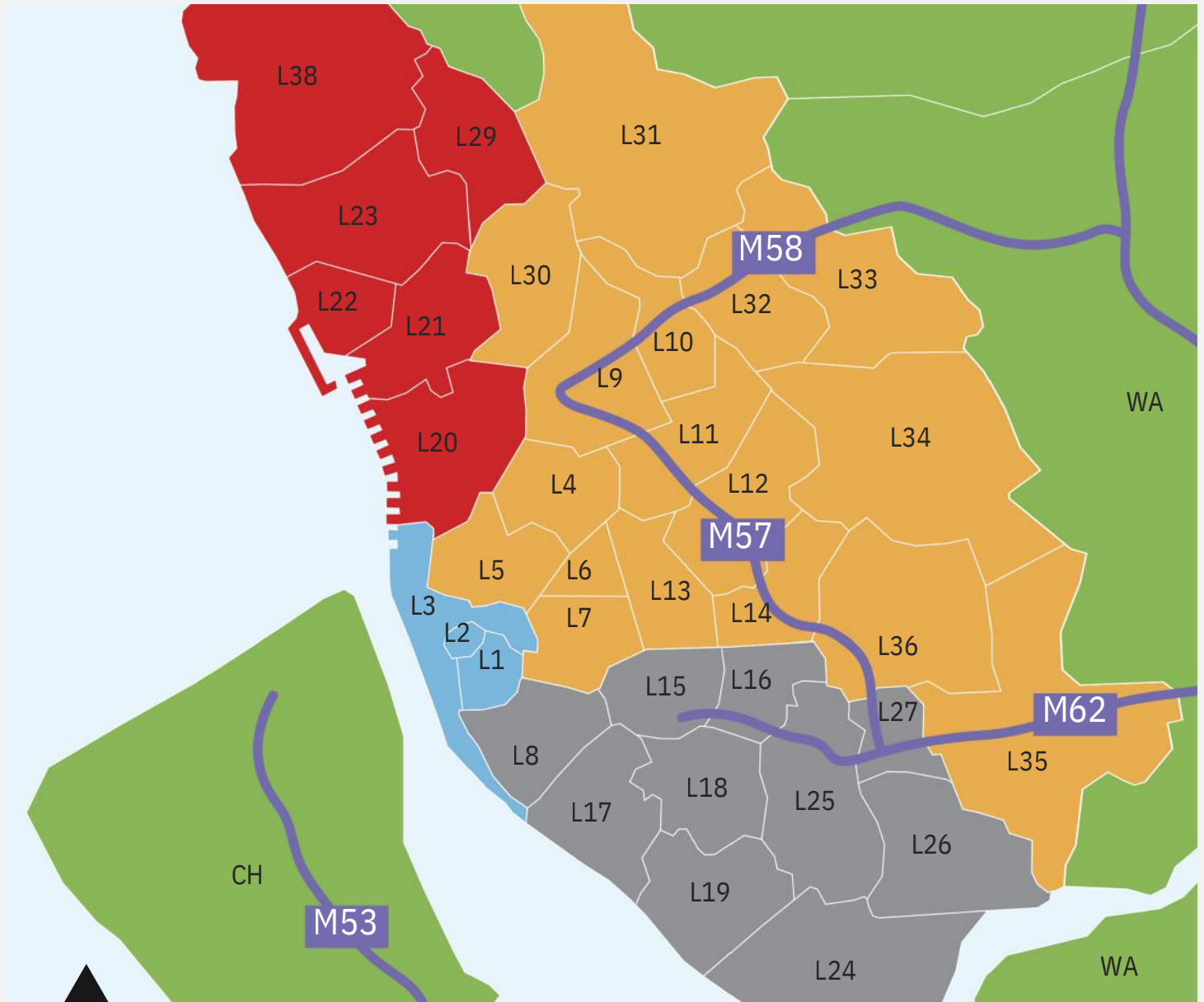
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MERSEYSIDE AREA MAP

You can use the map below as a guide to find the location of our properties.



Early Bird Updates

Want to be the first to know about new instructions?

If you want to be the first to find out about new instructions then all you need to do is register online at www.venmoreauctions.co.uk, call one of our auction team on 0151 236 6746 or speak to someone on the day of the auction.

All we need is your name, email address, telephone number, the type of property you are currently looking for and we will send you regular updates of any opportunities that suit your personal requirements.

It's completely free to join and will keep you one step ahead of the competition!

ORDER OF LOTS

29 LOTS

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CLICK ON ADDRESS FOR MORE INFO

Lot	Address	Guide Price*
1	<u>30 Swanston Avenue, Liverpool, L4 5TA</u>	£70,000 PLUS*
2	<u>6 Marlfield Lane, Barnston, CH61 1AJ</u>	£250,000 PLUS*
3	<u>8 Blossom Street, Bootle, L20 5BB</u>	£50,000 PLUS*
4	<u>19 Marchwood Way, Liverpool, L25 1PX</u>	£120,000 PLUS*
5	<u>Flat 29, Sumner House 29 St. Thomas's Road, Chorley, PR7 1HP</u>	£40,000 PLUS*
6	<u>375 Edge Lane, Fairfield, Merseyside, L7 9LQ</u>	£165,000 PLUS*
7	<u>246 Stanley Road, Kirkdale, Merseyside, L5 7QP</u>	£90,000 PLUS*
8	<u>Apartment 103 15 Hatton Garden, Liverpool, L3 2HA</u>	£70,000 PLUS*
9	<u>2 Roxborough Walk, Liverpool, L25 5HN</u>	£200,000 PLUS*
10	<u>Flat 1, Sefton Park Studios 4 Croxteth Drive, Liverpool, L17 3AD</u>	SOLD PRIOR
11	<u>1 Sandy Lane, Heswall, CH60 5SX</u>	£200,000 PLUS*-
12	<u>Apartment 73, Tower Building 22 Water Street, Liverpool, L3 1BH</u>	£205,000 PLUS*
13	<u>Apartment 16, Heysmoor Heights 14 Greenheys Road, Liverpool, L8 0PY</u>	£40,000 PLUS*
14	<u>14 Water Street, Birkenhead, CH41 5ED</u>	£60,000 PLUS*
15	<u>30 Windsor Road, Prescot, L35 5AR</u>	£120,000 PLUS*
16	<u>82 Oxton Street, Liverpool, L4 4DQ</u>	£65,000 PLUS*
17	<u>Apartment 35, Sefton Park Studios 4 Croxteth Drive, Liverpool, L17 3AD</u>	£40,000 PLUS*
18	<u>95 Liscard Road, Wallasey, CH44 9AE</u>	£95,000 PLUS*
19	<u>Apartment 62, East Float Quay East Float, Birkenhead, CH41 1DN</u>	£60,000 PLUS*

ORDER OF LOTS

29 LOTS

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[CLICK ON ADDRESS FOR MORE INFO](#)

Lot	Address	Guide Price*
20	<u>1 Sandhills Lane/ 162 Regent Road, Liverpool, L5 9XN</u>	£850,000 PLUS*
21	<u>Flat 22, The Grange 506 Old Chester Road, Birkenhead, CH42 4PE</u>	£40,000 PLUS*
22	<u>Flat 30, The Grange 506 Old Chester Road, Birkenhead, CH42 4PE</u>	£45,000 PLUS*
23	<u>30 Linacre Lane, Bootle, L20 5AH</u>	£95,000 PLUS*
24	<u>28 Craven Street, Birkenhead, CH41 4BR</u>	£65,000 PLUS*
25	<u>69 Walton Vale, Liverpool, L9 4RQ</u>	£110,000 PLUS*
26	<u>100 Longfellow Street, Liverpool, L8 0QX</u>	£65,000 PLUS*
27	<u>40 Pearson Drive, Bootle, L20 6HR</u>	£70,000 PLUS*
28	<u>Apartment 8, Denver Park Denver Road, Liverpool, L32 4RZ</u>	£45,000 PLUS*
29	<u>17 Wells Street, Liverpool, L15 4LU</u>	£75,000 PLUS*

**Lot
01**

30 Swanston Avenue, Liverpool, L4 5TA



This is a three-bedroomed end terrace property in the popular L4 area of Liverpool. Once modernised, the unit would perform particularly well on the private rental market due to its size. Similar lets in the area can command circa £1000pcm.

GUIDE PRICE - £70,000*

**Lot
02**

6 Marlfield Lane, Barnston, CH61 1AJ



Four bedroom detached property in desirable suburb of Wirral. Available vacant upon possession, the property provides a wealth of privacy from its secluded location overlooking local farmers' fields. With versatile living spaces with potential for re-configuring (Subject to planning), double garage, double glazing, and gas central heating, the property serves as a strong investment.

GUIDE PRICE - £250,000*

**Lot
03**

8 Blossom Street, Bootle, L20 5BB



GUIDE PRICE - £50,000*

A three-bedroom mid terrace property in popular residential location, in need of modernisation. With double glazing and gas central heating.

**Lot
04**

19 Marchwood Way, Liverpool, L25 1PX

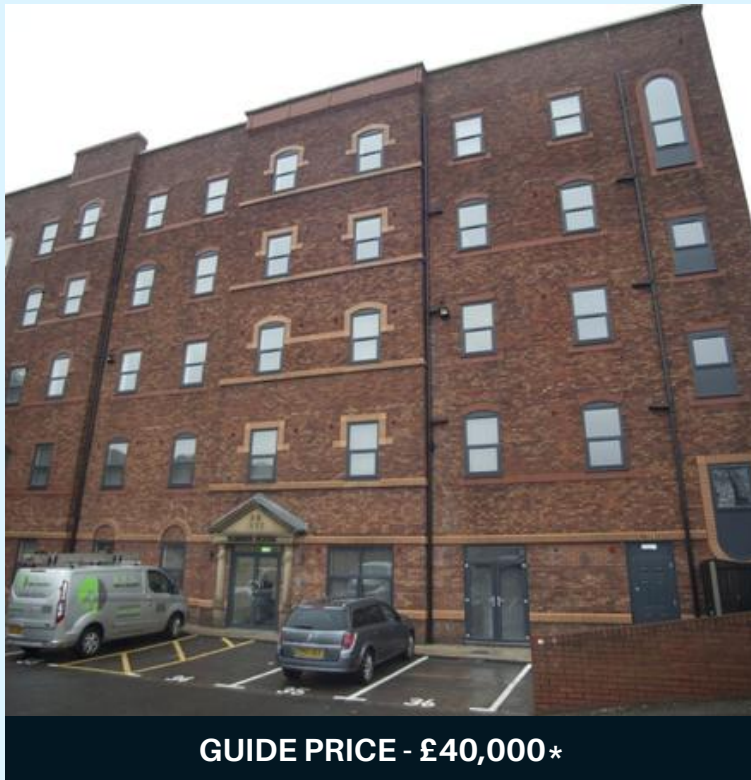


GUIDE PRICE - £120,000*

This is a four bedroomed, extended, end terrace property in the popular L25 residential area of Liverpool. With a tenant in situ currently paying £866pcm, the property makes for an established investment opportunity with scope for a rental increase, or alternatively, would perform well on the re sale market, following a scope of modernisation.

**Lot
05**

Flat 29, Sumner House 29 St. Thomas's Road, Chorley, PR7 1HP



GUIDE PRICE - £40,000*

This is a studio apartment which is currently let to a tenant in situ paying £620pcm. With double glazing, heating, and photo phone access, the unit sits within a popular investment development and offers a strong yield on Guide.

**Lot
06**

375 Edge Lane, Fairfield, Merseyside, L7 9LQ



GUIDE PRICE - £165,000*

This is a three-storey terrace property in the popular L7 area of Liverpool. The property has been converted to offer 3 x1 bed self-contained apartments with a combined income of circa £20,000 per annum from the tenants currently in situ. With heating, double glazing, and rear garden.

**Lot
07**

246 Stanley Road, Kirkdale, Merseyside, L5 7QP



GUIDE PRICE - £90,000*

This is a four bedroomed vacant mid terrace property. The property requires a scope of works, which once complete, would command a rental increase to circa £1,000pcm. With double glazing and gas central heating.

Since listing, we have been informed that the tenant has submitted their notice to vacate.

**Lot
08**

Apartment 103 15 Hatton Garden, Liverpool, L3 2HA



GUIDE PRICE - £70,000*

A two bedroomed first floor apartment in the heart of Liverpool's business district currently let to tenant in situ paying £895pcm. The property includes attractive living room with mezzanine floor, en suite, allocated parking, and lift access. A strong investment opportunity with a good yield on Guide.

**Lot
09**

2 Roxborough Walk, Liverpool, L25 5HN



GUIDE PRICE - £200,000*

This is a four bedroomed detached property close to Woolton Village, L25. Available vacant upon possession, the property is in need of full renovation, which, once complete, will stand the unit well either as a re-sale opportunity, or on the private rental market. With double glazing, heating, garage and parking.

**Lot
10**

Flat 1, Sefton Park Studios 4 Croxteth Drive, Liverpool, L17 3AD



SOLD PRIOR

This is a self contained studio apartment within the popular Sefton Park Studios, L17. With a tenant in situ currently paying £675pcm, the unit comes as a ready-made investment. With electric heating, and private courtyard.

**Lot
11**

1 Sandy Lane, Heswall, CH60 5SX



GUIDE PRICE - £200,000*

This is a three bedroomed semi-detached property in the middle of the sought after village of Heswall, Wirral. Note - ground floor extension, and third bedroom to first floor extension (planning passed under Wirral Council - APP/10/01347) demand immediate structural attention. Once works are complete, the property makes for a comfortable family home, or, alternatively, this specific lot also provides a strong re-sale opportunity in a popular residential area.

**Lot
12**

Apartment 73, Tower Building 22 Water Street, Liverpool, L3 1BH

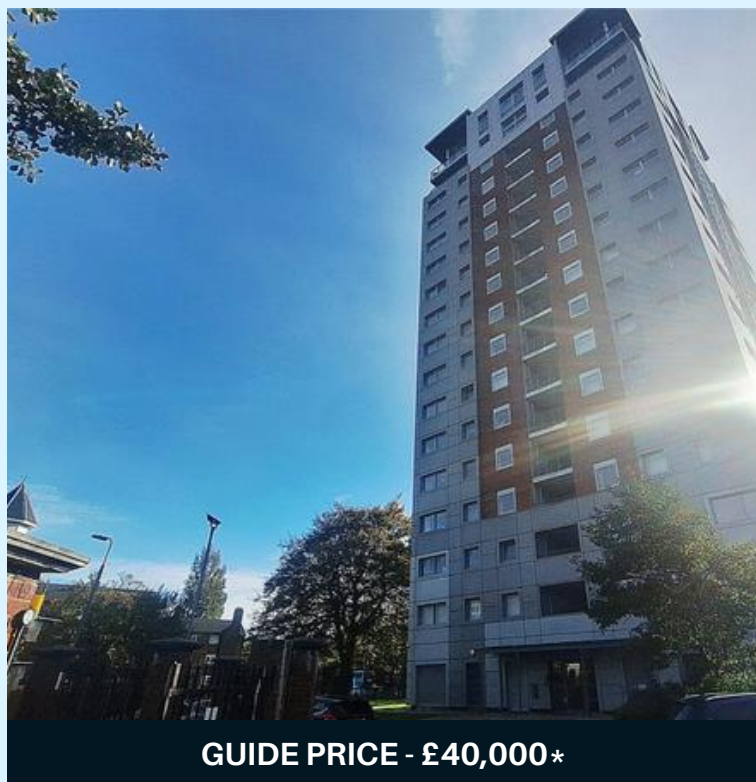


GUIDE PRICE - £205,000*

City centre sixth floor duplex apartment with vacant possession. The popular unit in the central Water Street, L3 provides a strong investment within the Liverpool City Scape. With a potential rental income of circa £1,450pcm the apartment benefits from parking, two roof terraces with impressive views, and spacious living throughout.

**Lot
13**

Apartment 16, Heysmoor Heights 14 Greenheys Road, Liverpool, L8 0PY



GUIDE PRICE - £40,000*

This is a vacant one bedroomed apartment in the popular Heysmoor Heights, L8. Situated in a popular district of south Liverpool, the unit would perform particularly well on the private rental market with similar lets fetching circa £725pcm. With lift access, double glazing and heating.

**Lot
14**

14 Water Street, Birkenhead, CH41 5ED



GUIDE PRICE - £60,000*

This is a two bedroomed property in the popular CH41 area of Wirral, within a short walk of Hamilton Square. Available with vacant possession, double glazing, and central heating. After a scope of works, the property would perform particularly well on the private rental market with similar lets fetching circa £725pcm.

**Lot
15**

30 Windsor Road, Prescot, L35 5AR



Four-bedroom semi-detached property on Windsor Road, ideally suited for a family. The home benefits from a large rear garden and off-road parking. With new windows and external rendering already in place, the property would only require a light refurbishment to bring it up to a modern standard.

GUIDE PRICE - £120,000*

**Lot
16**

82 Oxton Street, Liverpool, L4 4DQ



This is a two bedroomed mid terrace property in the popular L4 district of Liverpool. With a scope of modernisation works necessary, the property has the potential of working well on the private rental market when works are complete, with similar lets fetching circa £750pcm.

GUIDE PRICE - £65,000*

**Lot
17**

Apartment 35, Sefton Park Studios 4 Croxteth Drive, Liverpool, L17 3AD



GUIDE PRICE - £40,000*

This leasehold property is sold with a sitting tenant paying £650 per calendar month. Situated in a prime location just off Sefton Park, this apartment benefits from off-road parking and is highly popular among young professionals.

**Lot
18**

95 Liscard Road, Wallasey, CH44 9AE



GUIDE PRICE - £95,000*

This is a four-bedroom mid terrace property with a tenant in situ currently paying £750pcm - we have been informed the tenant has been provided with notice. The property has previously been used as a mixed-use unit, and could be reconfigured to allow for this again in the future (subject to relevant permissions). Situated over three floors, with double glazing, central heating, and outdoor space to the rear.

**Lot
19**

Apartment 62, East Float Quay East Float, Birkenhead, CH41 1DN

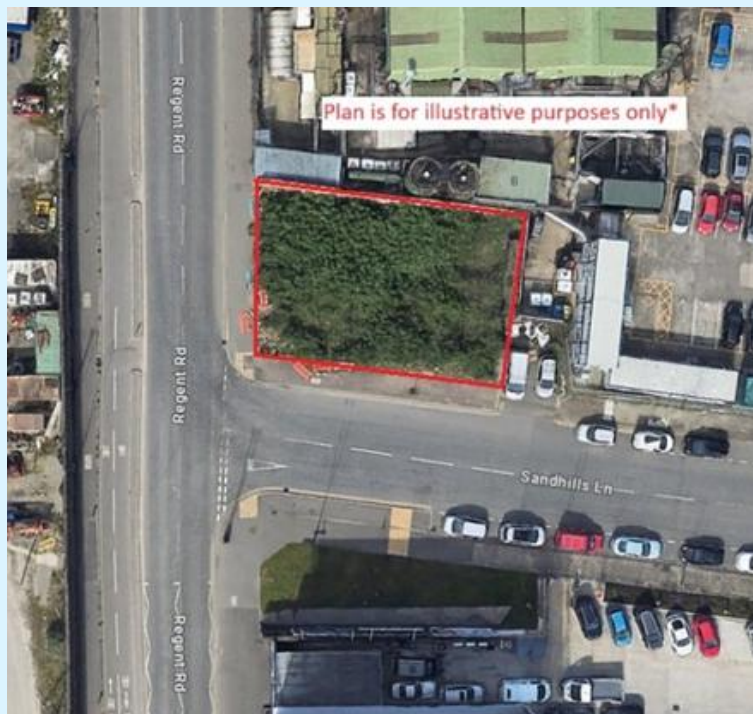


GUIDE PRICE - £60,000*

This is a large one bedroomed apartment within the East Float Quay development. Currently tenanted with a rental income of £640pcm, the property has a new boiler, double glazing and lift access.

**Lot
20**

1 Sandhills Lane/ 162 Regent Road, Liverpool, L5 9XN



GUIDE PRICE - £850,000*

Cleared freehold land located within ten-minute walk of the newly opened Hill Dickinson Stadium. Sold with planning permission to build a 50-bed hotel with a GIA of 10,307sqm (planning application submitted to enhance to 78-bed).

Having gained attention from renowned hotel groups, with interest shown and pre-contract papers provided by a leading international hotelier brand for a pre-let, this lot offers the chance to acquire land in a prime location within Liverpool's City Region's regeneration zone. The proposed site straddles two title numbers, LA249824 and MS255706.

**Lot
21**

Flat 22, The Grange 506 Old Chester Road, Birkenhead, CH42 4PE



GUIDE PRICE - £40,000*

This is a two bedroomed apartment with vacant possession. Situated in a popular area of Wirral, the purpose-built block performs well on the private rental market with similar lets fetching circa £650pcm. With double glazing and heating.

**Lot
22**

Flat 30, The Grange 506 Old Chester Road, Birkenhead, CH42 4PE



GUIDE PRICE - £45,000*

This is a two bedroomed top floor apartment with vacant possession. Situated in a popular area of Wirral, the purpose-built block performs well on the private rental market with similar lets fetching circa £695pcm. With double glazing and heating.

**Lot
23**

30 Linacre Lane, Bootle, L20 5AH



This is a large, vacant terrace property situated on the popular Linacre Lane, L20. The property, which provides spacious living, would perform well on the private rental market with similar lets achieving circa £900pcm. With double glazing and central heating.

GUIDE PRICE - £95,000*

**Lot
24**

28 Craven Street, Birkenhead, CH41 4BR



This is a two bedroomed mid terrace property in Birkenhead which is available with vacant possession. The property would perform well on the private rental market once a scope of refurbishment has been completed, with similar lets fetching circa £725pcm. With double glazing and central heating.

GUIDE PRICE - £65,000*

**Lot
25**

69 Walton Vale, Liverpool, L9 4RQ



GUIDE PRICE - £110,000*

Vacant mixed-use unit on the bustling high street of Walton Vale, L9. Formerly used as a well-known bakery, the unit has a large shop frontage with rear kitchen area and access to the rear yard. There is an internal staircase leading to upper floors which could, subject to planning permissions, be re configured to allow for a residential dwelling. Once a scope of refurbishment has been completed, the unit would perform well on the rental market for both retail and residential.

**Lot
26**

100 Longfellow Street, Liverpool, L8 0QX



GUIDE PRICE - £65,000*

This is a two bedroomed mid terrace property situated off Smithdown Road in Liverpool. Once a scope of refurbishment has been completed, the property would work well on the private rental market with similar lets in the area fetching circa £775pcm.

**Lot
27**

40 Pearson Drive, Bootle, L20 6HR



GUIDE PRICE - £70,000*

This is a three-bedroom end terrace property in need of renovation. The unit is sold with vacant possession and has the further benefit of sitting on a corner plot with front and rear gardens. Once works are complete, the unit would perform well on the private rental market, with similar lets accruing circa £950pcm.

**Lot
28**

Apartment 8, Denver Park Denver Road, Liverpool, L32 4RZ



GUIDE PRICE - £45,000*

This is a two bedroomed ground floor apartment which is currently tenanted at £550pcm. Situated within a purpose-built block in the popular West Vale, L32 area; the property serves as a ready made investment with a strong return.

Lot
29

17 Wells Street, Liverpool, L15 4LU



GUIDE PRICE - £75,000*

This is a two bedroomed mid terrace property which is sold with vacant possession. Located in the heart of Wavertree, the unit lends itself particularly well to the private rental market with full modernised lets fetching circa £900pcm. With some modernisation needed, the property does have double glazing and gas central heating.

CLICK PHOTO TO VIEW PROPERTIES

CLICK HERE FOR THE FULL COMMON
AUCTION CONDITIONS

TO TAKE A LOOK AT OUR HANDY GUIDES
FOR ALL THINGS BUYING AT AUCTION,
CLICK HERE.

ONLINE AUCTIONS BUYING GUIDE

Venmore Online Auctions is a new, innovative and pioneering platform for buying and selling property. It provides all the benefits synonymous with traditional auctions, including: speed and certainty of sale, transparency and zero risk of gazumping or double-selling, but with the added advantage of being able to bid pressure-free from the comfort of your own home or office via desktop, tablet or mobile phone.

- Immediate exchange
- 28 day completion
- Longest established Auction House in Merseyside
- Buyer's Premium (Non Refundable) – this is 1% + VAT (1.2% incl of VAT) of the final purchase price, subject to a minimum of £2,500 + VAT (£3,000 incl of VAT) Unless specified differently in Sales Particulars or Addendum.
- Non-refundable 10% deposit payable on winning bid

REGISTRATION

A STRAIGHTFORWARD PROCESS FROM START TO FINISH

In order to bid at Venmore Online Auctions you will first need to create an account. This requires you to verify your email address, by clicking an activation link that we'll send to you via email. Once you've created an account you can 'watch' lots that you're interested in (you'll be kept up-to-date throughout the auction cycle), as well as gain access to the legal packs. In order to place a bid on a lot you will need to complete the bidder registration steps, as detailed below.

Please note, the first time you register to bid you will also be asked to verify your mobile number, this is required so we can easily keep in touch. You will also need to provide to the Auctioneers certified photo ID (e.g. driver's licence or passport) and certified proof of address (dated within the last 3 months) in order that we can carry out our standard Anti Money Laundering checks, prior to you being able to enter a bid on any lot.

ACCEPT TERMS

ENSURE YOU READ, UNDERSTAND AND ACCEPT THE TERMS AND CONDITIONS

You will be asked to read and accept our Online Auction 'Terms and Conditions'. Additionally, there may be specific documentation relating to the sale of the property you're registering to bid on that will need to be read and accepted before you are able to bid. Once accepted, you will receive a copy of the document(s) via email for your own records.

BIDDER SECURITY

REGISTER YOUR CREDIT OR DEBIT CARD FOR THE BIDDER SECURITY

To bid online a holding fee is required. In order to bid you will be required to register a credit or debit card. The Holding Fee is a non-refundable £7,000 payable on a winning bid, which will be deducted from the 10% deposit due. We use Stripe Live (StripeSca) who provide a secure, online card registration facility, and they will attempt to place a 'hold on funds' on your account for the Holding Fee amount (often known as a 'payment shadow' as no money is taken at this stage). The Holding Fee will be clearly displayed when registering your card.

On the fall of the electronic gavel, the winning bidder's card will be automatically debited for the Holding Fee, whilst all the unsuccessful bidder's cards will have their shadow payments released (this can take several days depending on the card provider). For more information about this process please read the detailed explanation at the end of this document.

AUCTIONEER REVIEW

FINAL STEP - AUCTIONEER REVIEW

Once you have completed the bidder registration steps, Venmore will review your registration to bid. We may contact you to obtain some additional information, so that we can verify your identity electronically – this is a quick and simple process which leaves a 'soft footprint' on your credit file and won't affect your credit score. You will be notified by email as soon as you have been approved to bid.

RECOMMENDED DUE DILIGENCE BEFORE BIDDING

In general terms, you are strongly advised to view the property and take professional advice as to its condition and suitability. You should also ensure that you thoroughly read and understand the legal pack and any other associated documentation available online, and take proper legal advice accordingly. Finally, understand the contract you are entering into and the financial commitment that you will be liable for should you be the successful purchaser.

UNDERSTAND THE GUIDE PRICE AND RESERVE PRICE

What is a Guide Price?

A Guide Price is an indication as to where the Reserve is currently set. It is not necessarily what the auctioneer expects to sell the lot for, and should not be taken as a valuation or estimate of sale price. In most instance, the reserve will not exceed the Guide Price by more than 10% if it is a single figure Guide price, and if a Guide Price range is quoted, the Reserve will fall within that range.

What is a Reserve Price?

The Reserve is the minimum figure that the Auctioneer is currently authorised by the vendor to sell the property for. Please note that Reserve is liable to change throughout the course of marketing. The Auctioneer reserves the right to lower the Reserve during the auction to a level that matches the existing highest bid. In the event that there were no further bids, the bidder who placed that 'highest bid' will be declared the purchaser at the end of the auction process.

STRESS-FREE BIDDING FROM THE COMFORT OF YOUR OWN HOME

When the auction opens, you will be able to place bids in line with the pre-determined bid increment levels, using the bid increase (+) and decrease (-) buttons provided. Every time you submit a bid you will be clearly shown whether your bid was successful, and a full list of all bids is displayed on-screen at all times.

Maximum (Proxy) Bids

You are not restricted to placing a bid at the minimum bid amount, but can instead increase your bid and place a maximum (proxy) bid in the system. By setting a maximum bid, the system will automatically bid on your behalf to maintain your position as the highest bidder, up to your maximum bid amount. If you are outbid, you will be notified via email so you can opt to increase your bid if you so choose.

Reserve Prices

Virtually every lot is sold subject to a reserve price (the minimum price that the auctioneer is authorised to sell for on the day). When you submit a maximum bid, the actual bid placed by the system will depend on whether the reserve price has been met, as defined below.

If your maximum bid is below the reserve price

- The system will place an immediate bid at your maximum bid amount.

If your maximum bid is at or above the reserve price

- The system will automatically increase your bid to be at the reserve, and will only bid again on your behalf if you are subsequently outbid by another bidder (up to your maximum bid amount).
- If another bidder has already placed the same maximum bid or higher, they will be the highest bidder and the system will notify you via email so you can place another bid.

NB: Your maximum bid is kept completely confidential – it's presence or amount are not disclosed to the auctioneer, vendor or any other bidder.

Bidding example:

1. The current bid on a lot is £90,000. The reserve price has been set at £100,000 (not disclosed).
2. Tom wants to bid. The minimum bid amount is £91,000 but Tom decides to place a maximum bid of £97,000.

This is below the reserve price, so the system places a bid for Tom at his maximum bid amount and he becomes the highest bidder at £97,000.

3. Jane logs on to bid. The minimum bid amount is £98,000 but Jane places a maximum bid of £105,000.

The system automatically increases Jane's bid to meet the reserve and she is now the highest bidder at £100,000.

4. Tom is notified that he has been outbid. If no further bids are placed Jane would win the lot for £100,000.

5. If, however, Tom then places a maximum bid of £105,000, the bidding would jump to £105,000 and the bid would be with Jane as she bid that amount first.

BIDDING EXTENSIONS

THE BIDDING EXTENSION WINDOW ELIMINATES 'BID SNIPING'

Unlike eBay, bid sniping is impossible on our online auction platform. All auctions will close as per their advertised 'Auction End Date', however if a bid is placed within the final 30 seconds of the auction's scheduled end time the auction will be extended by an additional 30 seconds – known as the 'bidding extension window'.

If a bid is placed in the bidding extension window, the countdown clock will immediately reset to 30 seconds again, and the auction will only finish when an entire 30 second bidding extension window passes without any further bids being placed, i.e. 30 seconds of 'bidding silence'.

This ensures every bidder has a fair and equal opportunity to place another bid. Additionally, if you do leave your bid until the final few seconds you could risk your bid not being received by the platform server until after the closing time, and therefore not being accepted.

FALL OF THE GAVEL

LEGAL POSITION WHEN YOU'VE WON THE AUCTION

We offer property for sale by immediate, unconditional contract. This means that the fall of the electronic gavel constitutes an exchange of contracts between the buyer and seller. Both parties are legally bound to complete the transaction – usually within 20 working days following the close of the auction but this will be confirmed within the legal documentation.

Please note at this point the system will take the Holding Fee from your registered credit or debit card (all under bidders will have their hold on funds released). If at this point you do not complete the transaction within the allotted timescales, the £7,000 Holding Fee will be non-refundable.

AUCTION FEES

WE'LL GUIDE YOU THROUGH TO COMPLETION

If you are the successful purchaser, we'll be in touch following the online auction to discuss the next steps. The system will have already taken the Holding Fee from your registered credit or debit card (all under bidders will have their hold on funds released); the contract will then be signed on your behalf with copies being sent to both your solicitor and the seller's solicitor.

* The 10% deposit (less the £7,000 Holding Fee) and Bidder's Premium must be paid electronically, or otherwise, within 24 hours.

FOR MORE INFORMATION CONTACT VENMORE AUCTIONS ON 0151 236 6746

PAYMENTS EXPLAINED

HOW THE PAYMENT REGISTRATION WORKS

In order to bid online you are required to submit details of a credit or debit card. When you register your card, we will be placing a hold on funds on your credit card (or bank account if you use a debit card), to the value of the Holding Fee. This means that the amount we're holding will affect the available amount you have to spend on your card, as the amount will be ring-fenced and you will not be able to spend it until the hold has been released.

If you are the winning bidder then the amount will be taken in full from your registered credit card or bank account **immediately following the close of the auction**. If you are not a winning bidder then the hold on funds will be released from your card, but be aware that it can take anything from a few hours up to several days for the hold to be released (dependent on the card issuer). If in doubt, contact your card issuer. Please be aware that you will not have access to the funds until the hold has been released.

Please see two example payment registrations below:

Scenario 1:

Tom has a credit card with an overall limit of £15,000, and a current available balance of £14,500

- Tom registers to bid on an online auction lot which has a 'Holding Fee' of £7,000 applicable
- Tom registers his credit card – a hold on funds is placed on the card to the value of £7,000
- The available balance to spend on the card is now £7,500
- Tom goes out shopping and buys a new laptop for £1,500
- The available balance on Tom's card is now only £6,000
- Tom bids on the online auction but is unsuccessful and doesn't win. The auction closes and the system automatically instructs SagePay to release the hold on funds from Tom's card
- The available balance on Tom's card will revert to £13,000 once the 'release' has taken place

Scenario 2:

Jane has a debit card for a bank account with a current balance of £7,750

- Jane registers to bid on an online auction lot which has a 'Holding Fee' of £7,000 applicable
- Jane registers her debit card – a hold on funds is placed on Jane's bank account, to the value of £7,000
- The available balance in Jane's bank account is now only £750
- Jane goes shopping and buys a new mobile phone for £800, pushing her £50 into an overdraft
- Jane bids on the online auction and wins the auction. The auction closes and £7,000 is immediately taken from her bank account
- Jane remains £50 overdrawn

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