Your agreement contains more than one document, please open and review each document carefully before confirming your agreement by signing. Copies of your signed documents will be emailed to you after signing and are available to download from the client portal.

SERVICE SUMMARY FACTSHEET

What We Do

We provide investigation and administrative claims management services. We will help identify relevant motor finance agreements, the lender and also represent your interests throughout the Motor Finance Redress Scheme process and (where possible) provide advice regarding whether any offer You have received is in line with the rules of the Financial Conduct Authority, the motor finance redress scheme or the principles used by the FOS or the FSCS (where relevant). communicate with the lender or relevant body; and manage the complaint through to an outcome, including advice regarding an escalation to the FOS or FSCS where appropriate.

Credit Searches

If engaged you authorise us to undertake administrative credit searches to identify your motor finance agreements. We will use various agencies. Such searches do not have an impact on your credit score.

What You Will Need To Do

You will need to answer basic questions so that we can establish the basis and merits of your claim. You will need to provide us with any documentation which relates to your claim that you possess. This might include (but not limited to); suitability reports, finance agreements, product documentation and bank statements. We may also need proof of identity documentation from you. You will need to sign paperwork which is required for your claim in a timely manner.

How We Will Keep You Updated

We will manage your claim and keep you updated along the way. We will update you within 10 working days when there are any material developments on your case or when we receive any information which is for your attention. You can review the status of your claims at any time by logging into the client portal using the link in the emails we send you. Where there are no material developments, we will update you at least every 6 months in writing.

Our Success Fees – FCA Fee Cap Applies

Unless you cancel our engagement, you will only pay a fee if compensation or redress is obtained **(Our Success Fee).** If no compensation is obtained, **you pay nothing**. **Our fee will not exceed the FCA fee cap.** VAT is charged at the prevailing rate (currently 20%). The below fee illustration is not to be taken as an estimate of the amount likely to be recovered. The amount you pay may be more or less than these examples.

1. Redress amount	2. Your Fee (+VAT)	3.Example Redress	4. Example Fee (inc VAT)
£1 - £1,499	30% up to a max of £420	£830	£298.80
£1,500 - £9,999	28% up to a max of £2,500	£1,500	£504
£10,000 - £24,999	25% up to a max of £5,000	£10,000	£3,000
£25,000 - £49,999	20% up to a max of £7,500	£25,000	£6,000
£50,000 +	15% up to a max of £10,000	£50,000	£9,000

If Redress Is Used to Reduce a Debt

If compensation is used to reduce money you owe, you may receive £0 in cash. This still counts as compensation and the relevant fee will apply. If you are subject to bankruptcy, an IVA, a debt relief order or similar arrangement, any compensation may be used to reduce outstanding debts. In these circumstances, our fee will still be payable even if you do not receive money directly.

Cancellation & Representation

If you cancel after the 14-day free cancellation period and we have already started work on your complaint; you agree to be charged for work undertaken. Cancellation charges are based on the costs, disbursements and work undertaken to reach the stage before our engagement was cancelled:

Our Engagement has been Approved:	£90.00 inc VAT,
Lender Enquiries are underway:	£150.00 inc VAT,
Complaint has been Submitted:	£210.00 inc VAT,
Complaint has been Acknowledged:	£240.00 inc VAT
Redress amount is known:	our fee will be **capped at the maximum success fee** that would have applied if your claim had completed.

<u>Do not appoint more than one representative – doing so may delay your claim and may result in cancellation with charges for work done.</u>

⚠️ Important – Free Alternatives Are Available – You Do Not Have To Use Our Service

You do not have to use a claims management company or any third party to register a claim or complaint. Using our service is optional. You can complain directly first to the lender or finance provider, then to the Financial Ombudsman Service (FOS), or the Financial Services Compensation Scheme (FSCS) for free. **The FCA has introduced a free to use motor finance redress scheme.**