

**Key Facts**

**Reclaim My Money**

**0161 823 4343**

enquiries@reclaimmymoney.co.uk

www.reclaimmymoney.co.uk

## **Summary**

### **About Us / What We Do**

Reclaim My Money Ltd is a CMC (Claims Management Company) which specialises in the mis-selling of financial products and services. We help reclaim Mis-sold Pensions and Investments.

### **What Happens Next**

- We conduct an initial assessment of your claim and confirm that we can undertake it;
- You are then sent our client pack for your signature and safe return. Including full T&C's, Letter of Authority and Copy of Initial Assessment.
- When we receive the client pack, we will write to your provider(s) and collect any missing information;
- When we receive this information, we will look at it and tell you about our findings.

### **Standard approaches we might take will be similar to the following:**

- if we think you have been poorly advised or mis-sold any product or a service we will send a letter of claim to the provider or your financial adviser;
- where the claim is rejected, we may submit it to the Financial Ombudsman Service (FOS) for consideration if we believe this is the best course of action; we will assess this and advise you of this submission before we go ahead with it; or
- if your provider or financial adviser no longer exists, we will seek to submit the Claim to the Financial Services Compensation Scheme (FSCS) or to the firm's professional indemnity insurer.

### **How We Keep You Updated**

We will update you all through the claims process by text, by email and by post. If you want to check on the progress of this claim then you are able to contact our staff by any one of the following:

- Email enquiries@reclaimmymoney.co.uk
- Phone 0161 823 4343
- Post Reclaim My Money, 11 Bury New Road, Prestwich, Manchester, M25 9JZ

## Success Fee

we charge you for the services we provide, which are 30% plus VAT of the gross compensation that is offered to you. Full details can be found in our T&C's. Some examples of how the fees are calculated are set out below:

**Example 1:** Should you get a compensation offer of £1,000 which we recommend you reject, but you decide to accept the offer, we will charge £360 inc VAT.

**Example 2:** Should you get a compensation offer of £3,000 which we recommend you accept and you decide to accept that offer, our charge will be £1,080 inc VAT.

**Example 3:** If you receive an offer of compensation of £10,000 and we recommend that you accept it and you do not agree and decide to reject this offer then you won't get any compensation and you will be charged £3,600 inc VAT.

## Cancellation

Should you decide to cancel within 14 days of signing the contract, it might be possible to cancel this without any charge;

On other occasions we might charge you for deciding to cancel the contract, or still receive a

Success Fee by way of compensation which you get at some time in the future in relation to your claim. Please see T&C's for full details.

## Complaints

If you have cause to complain then you may contact the Firm by using any of the following: Post: You can write to us at the following address: Head of Complaints, Reclaim My Money, 11 Bury New Road, Prestwich, Manchester, M25 9JZ. Email: You can email us at: [enquiries@reclaimmymoney.co.uk](mailto:enquiries@reclaimmymoney.co.uk) Phone: You can tell us about your complaint by calling: 0161 823 4343 We will acknowledge your complaint within 5 business days. We will endeavour to settle your complaint within four weeks. In the event that we can't resolve this within 4 weeks then we will send you an explanation relating to the further time that is needed. Within eight weeks of getting your complaint we'll give you a final response that will adequately address the complaint. Should you not be happy with this final response then you could always refer to our full complaints procedure which can be found on [www.reclaimmymoney.co.uk](http://www.reclaimmymoney.co.uk) or can be supplied on request. Should you not be happy with this response, or if the complaint isn't settled after 8 weeks then you can refer your complaint to the FOS (Financial Ombudsman service). You can reach the FOS by any of the following: Post: Financial Ombudsman, Exchange Tower, Harbour Exchange, London, E14 9SR. Telephone: 0800 023 4567. Online: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Please be aware that your complaint should be sent to the FOS within 6 months from the date of the final written response from us.

## Need to Know

You can also make the claim directly by yourself to the financial adviser or the pension firm or broker at no cost. You are also able to contact the FOS and the Financial Services Compensation Scheme at no cost if you want them to look at your case, as long as you have already contacted the financial adviser or pension firm.

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