

Reclaim My Money-Terms & Conditions - Summary

The current document comprises an overview and details of our Terms and Conditions.

Kindly be aware that this is not to be considered as a replacement or alternative to you actually reading in full and also accepting these Terms and Conditions.

Summary

1. **ABOUT US** This tells you who we are and the services we provide.
2. **OUR RELATIONSHIP WITH YOU** This explains how we and you enter into a contract in respect of the claims services that we provide. It explains:
 - the initial assessment of your claim that we undertake;
 - our need for a letter of authority from you to run your claim;
 - that you have a cooling-off period of 14 days to cancel the contracts between us and you (with reference to clause 7, as explained below);
 - the full assessment of your claim that we undertake;
 - that you may receive compensation; and how we will advise you of your options in respect of accepting any compensation.
3. **SUCCESS FEES** This tells you about the fees that we charge you for the services we provide which is outlined below:

Band	Redress awarded for a claim	Maximum percentage rate of charge (ex VAT)	The maximum total charge (ex VAT)
1	£1 - £1499	30%	£420
2	£1,500 - £9,999	28%	£2,500
3	£10,000 - £24,999	25%	£5,000
4	£25,000 - £49,999	20%	£7,500
5	£50,000+	15%	£10,000

The Firm charges a fee which is variable depending on redress for the provision of the claims management service under this agreement. The service fee and 20% VAT is charged on the gross amount recovered which is capped to a maximum total charge as outlined above.

Please find below an illustration of what our service fee would be if you obtained redress/ compensation to the value of £1,000, £3,000, £10,000, £25,000, and £50,000.

1. If the client recovers £1,000 in redress/compensation our fee will be £360 (inclusive of VAT).
2. If the client recovers £3,000 in redress/compensation our fee will be £990 (inclusive of VAT).
3. If the client recovers £10,000 in redress/compensation our fee will be £3,000 (inclusive of VAT).
4. If the client recovers £25,000 in redress/compensation our fee will be £6,000 (inclusive of VAT).
5. If the client recovers £50,000 in redress/compensation our fee will be £9,000 (inclusive of VAT).

The above fee illustration is not to be taken as an estimate of the amount likely to be recovered.

4. **WHAT WE NEED FROM YOU** This sets out what help we need from you when we run your claim.
5. **THE SERVICE** This explains how we will provide the services.
6. **CONFIDENTIALITY, IP AND DATA PROTECTION** This explains our obligations to you in terms of keeping your information confidential and complying with data protection laws.
7. **CANCELLATION** This sets out your rights to cancel the contract between us and you at various points throughout our provision of the services. Should you cancel this within the stipulated 14 days of undertaking the contract then you might be able to cancel the contract without any charge; however, at other times we might have to levy a fee for cancelling this contract, or nevertheless receive a payment by way of a Success Fee payment which is compensation that you will receive in future relating to this claim. Clause 7 herein also describes our own legal rights under which we could cancel this contract under some circumstances.

8. **STORING OF DOCUMENTS AND PAPERS** This sets out how we keep your documents and records in relation to your claim.
9. **COMPLAINTS OR COMPLAINTS** This explains the complaints procedure of our company, and also your rights under law to complain straight to the Legal Ombudsman.
10. **LIMITATION OF LIABILITY** This provision sets out our liability to you for the claims services we provide.
11. **COMMUNICATION BETWEEN OURSELVES AND YOU, AND OURSELVES AND OTHER PARTIES.** This explains how we should both communicate with each other in relation to the claim(s) made.
12. **THIRD PARTY RIGHTS** The contract for claims services is just between us and you, and you cannot pass benefit of our services to anyone else.
13. **GENERAL** The provisions set down here are to be considered pro-forma provisions which support any and all contracts, covering things like which legislation the contract applies to as well as which court that we can both apply to, should an improbable event such as a dispute arise.

NAME	SIGNATURE	DATE