

Essential Information

What We Will Do

CLAIMS will request information regarding the loan including details of any commission or fees that may have been included and related records or documents from the firms involved. Where appropriate CLAIMS will formulate and submit a claim and/or complaint to the companies involved in the transfer, any redress scheme which may be set up and if appropriate the Financial Ombudsman Service or FSCS. CLAIMS may also need to contact other parties to obtain information and determine any liability.

What You Will Need to Do

Please provide any documentation related to the loan including copies of agreements where these are available. You may need to sign or complete additional paperwork to progress your claim, however wherever possible this will be completed by CLAIMS and simply require you to check and sign.

Progress Updates

We will contact you whenever there is significant progress on your case and will provide you with an update in writing (by email where you have provided your email address) at least every 3 months; or every 6 months if your case has been referred to the Financial Ombudsman Service. You can also contact us at any time to request an update.

Our Charges

Our fees are based on a portion of the compensation amount. The fee depends on the redress amount for each claim/complaint or loan account as detailed below.

Redress Band	Redress Amount		Max % Fee	Max Total Fee (including VAT at 20%)
	Lower Limit	Upper Limit		
1	£1	£1,499	30% plus VAT	£504
2	£1,500	£9,999	28% plus VAT	£3,000
3	£10,000	£24,999	25% plus VAT	£6,000
4	£25,000	£49,999	20% plus VAT	£9,000
5	£50,000	NA	15% plus VAT	£12,000

Please note that this is not to be taken as an estimate of the amount likely to be recovered.

Your Options

You do not need to use a claims management company to make a complaint or claim and if your complaint is not successful you can also refer it to the Financial Ombudsman Service yourself for free.

You have the right to cancel this agreement within the first 14 days without any charge. If you terminate the agreement after 14 days we reserve the right to charge you a cancellation fee based upon what is reasonable in the circumstances of the case and reflective of the work undertaken. This will be based upon the time spent on the case charged at the following hourly rates: £100 plus VAT for junior staff; £180 plus VAT for senior staff and £250 plus VAT for work by the directors of CLAIMS. The maximum cancellation fee would be based on the amount we believe you would receive if the claim was successful (if we have sufficient information to assess this). If we do not have sufficient information then the maximum fee would be based on our average redress amount over the previous full financial year.

We hope you will be satisfied with our service throughout however we attach our complaints policy for your reference.

VERSION 1.25

LETTER OF AUTHORITY

I hereby authorise Claims (London) Ltd to obtain information from any relevant party while they are considering any requests, claims, complaints or submissions I may wish to make.

Please assist Claims (London) Ltd with its enquiries & furnish it on request with copies of any information it requests related to my vehicle, its associated finance and any commission. Unless otherwise specified this authority covers all products held with your company.

I realise that this letter allows access to detailed information about my financial affairs which may be needed to ensure that any complaint that is made for me is handled appropriately.

Claims (London) Ltd is also specifically authorised to delegate this authority to the firm against whom a complaint has been made if it needs to contact a third party having information relevant to the consideration and settlement of my complaint.

Claims (London) Ltd has authority to investigate, submit a complaint or claim and other information as necessary, refer the matter to the Financial Ombudsman Service (FOS), Financial Services Compensation Scheme, any Relevant Redress Scheme that may be set up, Information Commissioner's Office, and/or the Financial Conduct Authority as appropriate, and discuss appropriate settlement terms, to notify a firm that I have accepted a settlement offer.

I particularly request that any telephone discussions, emails or correspondence concerning our claims including settlement offers, whether from the FOS or FSCS case officer, any redress scheme or the regulated firm, should be directly with Claims (London) Ltd which represents me in this matter and not with myself. Claims (London) Ltd will check & forward this any offer to me to promptly.

Vehicle / Finance Details

Finance Provider

Unknown

Loan Account / Vehicle Registration

—

Loan Start Date (approx.)

Unsure

Your Details

Name

Sample Sample

Date of Birth

01/01/2001

Address

StreetAddress, City, County Postcode

0208 9476046

win@claims-uk.co.uk

Signed:

Sample

Sample Sample

Date Signed 12/06/2025

CLIENT AGREEMENT

1. Instructions to CLAIMS

- a. CLAIMS is a trading name of Claims (London) Ltd. Registered Address: Studio 2a, 100 Villiers Road, Studio 2A, London, NW2 5PJ.
- b. Correspondence address: 99 Trowley Hill Road, St Albans, Herts, AL3 8DL
- c. I request CLAIMS, as sole and exclusive representative, to approach any firm against whom I may have a potential claim in order to obtain an appropriate offer of redress. Where appropriate CLAIMS will refer the case to the Financial Ombudsman Service, FSCS or any relevant redress scheme on my behalf. This request covers vehicle financing and undisclosed commission.
- d. I acknowledge that I could pursue this claim for no charge against the finance company either directly and/or through the Financial Ombudsman Service / FSCS or other redress schemes which may be set up however I have chosen not to do so.

2. CLAIMS' Obligations

- a. CLAIMS will request information regarding the products and related documents and where appropriate formulate and submit a complaint to the information provider. CLAIMS may also need to contact other parties to obtain information and determine details of the policy and liability.
- b. CLAIMS will answer requests for information wherever possible and notify me if further information or action is required.
- c. CLAIMS will also arrange to submit the case to the Financial Ombudsman Service (FOS), Financial Services Compensation Scheme (FSCS) or any relevant redress scheme as appropriate.

3. Client Obligations

- a. I agree to help CLAIMS as far as possible by providing information relevant to my complaint and undertake to respond promptly to requests for information from CLAIMS. I confirm I have supplied CLAIMS with all documents related to the claim that I know about.
- b. I agree to inform CLAIMS promptly of any offer of redress received if CLAIMS has not already told me about it.
- c. On receipt of an offer of redress I agree to notify CLAIMS promptly whether I wish to accept or reject the offer. In the event that I reject an offer made in accordance with FOS, FSCS or FCA guidelines I understand the full fee is payable.
- d. I have not instructed any other party to process complaints about the matters raised with CLAIMS and agree not to do so while this contract is in force.
- e. I understand that if I fail to comply with my obligations above CLAIMS will give me a reasonable opportunity to remedy the breach where possible. In the event of material breaches or those that cannot be remedied CLAIMS reserves the right to terminate the contract and charge its reasonable costs based on the time spent on the case calculated as detailed at section 6a of this agreement. I understand CLAIMS will notify me in writing if this occurs.

4. Fees

- a. If after CLAIMS has lodged a complaint for me and the firm against whom the complaint was lodged agrees or is required to pay me compensation whatever the circumstances may be I agree to settle CLAIMS' bill within 14 days of receipt of the compensation.
- b. CLAIMS' fee will be based on the amount of redress paid for each individual complaint/claim or account, subject to a cap as detailed below. Please note that this is not to be taken as an estimate of the amount likely to be recovered.

Redress Band	Redress Amount		Max % Fee	Max Total Fee (including VAT at 20%)
	Lower Limit	Upper Limit		
1	£1	£1,499	30% plus VAT	£504
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- c. Compensation includes any 'gestures of goodwill', 'distress and inconvenience award' and any other payments as a result of my claim or loan redress scheme.
- d. **IF MY CLAIM IS NOT SUCCESSFUL CLAIMS WILL CHARGE ME NOTHING AT ALL FOR THE WORK IT HAS DONE UNLESS I CANCEL THIS AGREEMENT AFTER MORE THAN 14 DAYS – SEE CLAUSE 6.**
- e. If CLAIMS obtains an offer of compensation in line with FCA, FOS or FSCS guidance that I decide to reject, the full fee of the claim will be payable within 14 days as if I had accepted the offer.
- f. Where possible once CLAIMS has sufficient information to do so a specific compensation and fee estimate will be provided.
- g. I understand that if I have outstanding liabilities with the party against whom the claim is to be made in certain circumstances compensation may be off-set against those outstanding liabilities and I will need to pay CLAIMS' fee from my own resources.

5. Late Payment

- a. In the event that any invoice remains unpaid after 14 days, CLAIMS shall reserve the right to charge interest based on its reasonable costs.
- b. In the event that CLAIMS has to take steps to recover any amount owed to it under this contract it reserves the right to request that reasonable costs related to the recovery, including, administration costs, court fees, and bailiff fees are added to the amount owing.

6. Right to cancel

a. I reserve the right to terminate this agreement at any time. If I cancel this agreement within the first 14 days no charge will be payable and no reason needs to be given (except under clause 6c). If I cancel after 14 days CLAIMS reserves the right to charge a cancellation fee based upon the time since CLAIMS was instructed, the amount of work carried out on the case and the prospects for success of the claim. This will be based upon the time spent on the case charged at the following hourly rates: £100 plus VAT for junior staff; £180 plus VAT for senior staff and £250 plus VAT for work by the directors of CLAIMS. The maximum cancellation fee would be based on the amount CLAIMS believe I would receive if the claim was successful (if they have sufficient information to assess this). If they do not have sufficient information then the maximum fee would be based on CLAIMS' average claim size over the previous full financial year.

b. If I wish to terminate the agreement I agree to either cancel this verbally, in writing or by using the cancellation form available at claims-uk.co.uk or supplied upon request or making any other clear statement of the intention to cancel.

c. If this notice to terminate is received after an offer of compensation in line with FCA, FOS or FSCS guidance has been made (whether or not this has been received by CLAIMS or myself at the date of termination) or either party has been notified that the claim will be upheld the full fee is payable regardless of whether I choose to accept the offer or not.

7. Other details

a. I understand that there are strict time limits for cases and that processing a case through the Financial Ombudsman Service may restrict my rights to take legal action. If I may wish to take legal action I understand I should consult with a solicitor about possible time-limits. CLAIMS will not be liable for losses as a result of circumstances beyond its control.

b. I confirm I have not been declared bankrupt, subject to or proposed a bankruptcy petition; individual voluntary agreement; debt relief order; sequestration or similar process. If I am I would need to pay CLAIMS' fee from resources which are not subject to the process / arrangement.

c. CLAIMS will hold personal information in accordance with its privacy policy which will be supplied on request. Data is held in accordance with the GDPR.

d. CLAIMS reserves the right to assign this agreement and all rights under it. If CLAIMS does so it will be on the same terms as this original agreement. If CLAIMS does assign this agreement I will be notified and I will be given the option to cancel this agreement.

e. Complaints about CLAIMS will be processed in accordance with its internal complaints procedure. I have been supplied with and read the "Essential Information" and "Our Service Guarantee To You" documents making me aware of the Claims Management Ombudsman. CLAIMS' full complaints procedure is also available at www.claims-uk.co.uk and will be supplied upon request. **V. SP01.2025**

Sample

Signed by Sample Sample on 12/06/2025

Our Service Guarantee To You

We are confident that we will give you excellent customer service, but if at any point we don't meet the standards that you expect or you feel we could have done something better then you should inform us immediately so that we can do our best to resolve the problem.

Our Complaints Procedure

- 1 Complaints may be made in writing, by e-mail to win@claims-uk.co.uk, by telephone on 0208 947 6046 or in any other form in respect of a claims management service that we have provided.
- 2 We aim to resolve any expression of dissatisfaction as soon as possible, where this is done within 3 business days, we will not usually confirm acknowledgement of the complaint in writing.
- 3 If it takes us longer than 3 business days to resolve your complaint, we will send you a written or electronic acknowledgement of a complaint within five business days of receipt, identifying the person who will be handling the complaint for the business. Wherever possible, that person will not have been directly involved in the matter which is the subject of the complaint, and will have authority to settle the complaint.
- 4 Within four weeks of receiving a complaint, we will send you either: a. a final response adequately addressing the complaint; or b. a holding response, which explains why we are not yet in a position to resolve the complaint and indicates when we will make further contact with you.
- 5 Within eight weeks of receiving a complaint we will send you either: a. a final response adequately addressing the complaint and outlining your right to appeal with the Claims Management Ombudsman (CMO); or b. a response which: (i) explains why we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to be able to provide a final response; and (ii) informs you that you may refer the handling of the complaint to the Claims Management Ombudsman (CMO) if you are dissatisfied with the delay.
- 6 Where we decide that redress is appropriate, we will provide you with fair compensation for any acts or omissions for which we are responsible and will comply with any offer of redress that you accept. Appropriate redress will not always involve financial redress, but could involve an apology or another suitable form of redress.
- 7 The Claims Management Ombudsman (CMO) can investigate complaints up to six years from the date of the problem happening or within three years of when you found out about the problem. If you wish to refer your complaint to the Claims Management Ombudsman this must be done within six months of our final response to your complaint.
- 8 If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to: Claims Management Ombudsman, Exchange Tower, London, E14 9SR.
Tel: 0800 023 4567 Web: <https://cmc.financial-ombudsman.org.uk/>