

Your Name
Address 1
Address 2
Address 3
Address 4
Post Code

YOU COULD STILL BE OWED £1000s PPI COMPENSATION BY YOUR LENDER

Dear Your Name

You have asked about pursuing an unfair relationship claim against your lender as it did not disclose to you the commissions it received when you purchased your PPI.

You can make a claim, if:

1. You have previously submitted a complaint for mis-sold PPI and that complaint was rejected
2. You have never submitted a complaint for mis-sold PPI
3. You have had a successful PPI claim post 2017

We will make a 'No Win No Fee' legal claim to your lender for a refund of all the commissions and interest due to you.

Starting your claim

Once you have read this Claim Pack, please sign and return these documents, so we can start your claim for compensation:

1. **Complete & sign the Questionnaire** which sets out the basis on which will be acting on your behalf. Please read our Standard Terms of Business.
2. **Sign the Letter of Authority** which allows us to deal with your lender on your behalf.
3. **Sign the Damages Based Agreement** which confirms that we're acting for you on a No Win, No Fee basis.

We are also required to obtain your proof of identity for our internal "Know Your Customer" purposes under UK money laundering legislation, so please can you provide us with copies of your:

- Passport or Driving License; and
- A Utility Bill or Bank Statement from the last 3 months.

Our Ref:
Date:

Why choose ClaimLion Law?

We're the market leading law firm of PPI litigation specialists with over 10 years' experience of financial mis-selling claims.

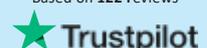
We're known in our industry for our success in holding banks to account on behalf of our customers.

- ✓ No Win No Fee
- ✓ Average settlement £3,580
- ✓ 91.9% success rate
- ✓ We manage the whole 6-month process
- ✓ Over 2,000 commission litigation claims
- ✓ Highest settlement £35,796

Excellent



Based on 122 reviews



Your legal right to further compensation

At ClaimLion Law we can still claim back mis-sold PPI even if you missed the deadline of January 2019. Additionally, if your lender did not inform you that it was earning a commission when it sold you PPI, you're entitled to a refund of the entire commission and accrued interest.

Lenders' average commission for selling PPI was a staggering 67% of the PPI premium. They should give this all back to customers like you, but they are keeping the first 50% of this commission and only refunding the balance over this back to you.

We intend to pursue your lender on a 'No Win No Fee' basis for the entire commission and interest which is owed to you by issuing a legal claim against it on your behalf.

We are relying on the Supreme Court judgement of Plevin v Paragon Personal Finance Limited which held that the lender's failure to disclose the amount of commission received as a result of selling the PPI policy, made the relationship between the customer and the lender unfair.



No Win No Fee

We act on a 'No Win No Fee' basis under the Damages Based Agreement (DBA). We only charge you if we are successful in obtaining your compensation.

We limit our charges to a proportion of the compensation we recover for you. We charge a set fee of 40% plus VAT.

In the unlikely event that we lose, we will not charge you anything. To prevent any cost risks to you, we may obtain an "after the event insurance" policy (ATE Insurance) on your behalf to cover your own costs and / or your opponent's costs. There are no upfront costs for taking out the ATE Insurance. If you win your case, the premium of the policy becomes payable from your compensation. No premium is payable in the unlikely event that your case is unsuccessful. However, but not in all cases will an ATE policy be obtained - this is dependent on the value of the claim.

If you have any queries, or would like to discuss your claim, please do not hesitate to contact us on 0800 599 9993 or by email on prelit@claimlionlaw.com.

We look forward to reclaiming the monies that are rightfully yours.

Yours sincerely,

Negar Yazdani
Partner, ClaimLion Law

"I didn't have to do any chasing for my claim. The paperwork was sent for me to sign. Then Claim Lion did all the work very professional."

JC, Oct 2020

"Claim Lion Law have been excellent in chasing up this claim and in keeping me informed."

"They successfully completed my claim in excellent time and are to be highly recommended."

Benedict, Mar 2020

"Very straightforward Just right amount of back and forth communication with easy to understand details."

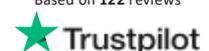
"The various agents I communicated with always came back promptly and answered my queries. I would definitely recommend using their services."

Wendy, Nov 2021

Excellent



Based on 122 reviews





Your PPI Claim Pack

Your Name

Your Reference

Email us: contactus@claimlionlaw.com

Call us: 0800 599 9993

QUESTIONNAIRE

Your Name
Address 1
Address 2
Address 3
Address 4
Post Code

Your Ref:
Date:

Please answer the qualifying question below by ticking the correct box:

Are you or have you been in an IVA or been declared bankrupt now or in the past or in any other debt management situation?

YES

NO

Please tick the boxes below and sign this form:

- I agree to the terms of the Engagement Letter
- I have signed the Letter of Authority
- I have signed the Damages Based Agreement
- I am aware that any misleading information provided in the Questionnaire may mean that I am liable for costs

<Account Holder Name>

Signature:.....

Date:.....

<Joint Account Holder Name>

Joint Account Holder
Signature:.....

Date:.....

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LETTER OF AUTHORITY

PLEASE CHECK ALL INFORMATION IS CORRECT & UP TO DATE BEFORE RETURNING

Lender's Name:	
Credit Agreement No.:	
Account Holder's Name:	
Account Holder's Date of Birth (required):	
Joint Account Holder's Name (if applicable):	
Joint Account Holder's Date of Birth:	
Current Address:	
Previous Address (at time of policy):	

This authority relates to this and all previous agreements with your company. I/we have lawfully contracted with ClaimLion Law (trading name of BlackLion Law LLP, authorised and regulated by the Solicitors Regulation Authority under no. 518911) (Company no. OC348694) and confirm my/our agreement to ClaimLion Law's Terms of Business. I/we confirm that ClaimLion Law is my/our third-party appointed representative in respect of all complaint(s), regardless of whether a complaint was previously raised by a different third-party or myself/ourselves directly. I/we instruct you, my Lender, to disclose copies of all and any final response letter you have ever issued in respect of any complaint attached to any account not limited to PPI I/we hold. I/we authorise ClaimLion Law to act on my/our behalf in respect of my/our claims/complaints for other financial irregularities. I/we expressly authorise you, the Company, to release directly to ClaimLion Law any information, whether deemed confidential or otherwise as requested by ClaimLion Law by Data Subject Access Request or otherwise. I/We expressly authorise you to pay any compensation due to me, directly to ClaimLion Law who will then forward it to me in accordance with my contract with ClaimLion Law. My/our authority to ClaimLion Law will continue indefinitely until I/we provide you with written withdrawal of such authorisation. By signing this letter of authority, I understand that, in addition to the present Letter of Authority I will need to provide further information when raising an expression of dis-satisfaction to the Lender, about the underlying product(s), service(s) and where known, specific account number(s) being complained about I have read the DBA and understand that I am being asked to authorise the payment of fees ,disbursements, counsel's fees and ATE premium from my damages. I have decided that, in the interest of being able to instruct CLL to pursue my claim , I am prepared to authorize these payments. I therefore expressly authorise each payment.to be made by deduction from my damages without further reference to me

Account Holder's Signature:	Joint Account Holder's Signature (if applicable):
Signed:.....	Signed:.....
Date: <input style="width: 80%;" type="text"/>	Date: <input style="width: 80%;" type="text"/>

DAMAGES BASED AGREEMENT

THIS AGREEMENT is dated

PARTIES

- (1) CLAIMLION LAW (a trading name of BlackLion Law LLP), of 79 College Road, Harrow HA1 1BD; and
- (2) Your Name and Address

BACKGROUND

- (A) This Agreement is a Damages Based Agreement (DBA) within the meaning of section 58AA of the Courts and Legal Services Act 1990 and the Damages Based Agreements Regulations 2013 (SI 2013/609).
- (B) It contains the terms and conditions upon which we agree to act for you on your Claim on a contingency basis, so that we will be paid the agreed percentage if you win, but will be paid nothing if the Claim is not successful.
- (C) We are acting for you on a DBA because it is anticipated that your case will be treated as a ‘small claim’ by the Courts, in which your full legal costs will not be recoverable as an add-on to your compensation. If your case is not treated as a small claim or if your claim appears unexpectedly complex, we may offer you a conditional fee agreement (CFA) in place of this DBA, as this may be more advantageous to you.

1. DEFINITIONS

In this Agreement, unless the context otherwise requires, the following words and expressions have the following meanings:

<p>Claim: your claim for undisclosed commission amounts in relation to payment protection insurance (PPI) and/or undisclosed commissions by any creditor in respect of any credit agreement and/or PPI.</p>	<p>Success Fee: an amount equal to a maximum of 40% plus VAT of the sum awarded to you on a successful settlement or judgment in your Claim. This may also be referred to as a “Contingency Fee”.</p> <p>For the avoidance of doubt, the ‘sum awarded to you’ includes any reduction to your indebtedness that results from your Claim as well any direct monetary compensation. Please see further the examples in schedule 1 to this Agreement.</p>
<p>Defendant(s):</p>	<p>We/Us: ClaimLion Law.</p>
<p>Disbursements: Court fees and any other costs associated with issuing your Claim at Court (Excluding our professional fees and any Counsel fees).</p>	<p>Win: either you accept an offer of settlement or the Court decides in your favor in respect of one or more of your Claims.</p>
<p>Lose: no settlement is reached between you and your opponent and the Court decide against you in respect of all of your Claim.</p>	<p>You/Your:</p>

DAMAGES BASED AGREEMENT

2. THE PURPOSE OF THIS AGREEMENT

- 2.1 This is an Agreement with us as your solicitors for the provision of advocacy and litigation services in respect of the Claim described below. You enter into this Agreement with us for the pursuit of your Claim against the Defendant.
- 2.2 Your Claim against the Defendant for damages or unfair relationship or relief pursuant to the Consumer Credit Act 1974 and refunds of unfair, unlawful or improper payments suffered as a result of your credit agreement or payments for insurance on any related product.

3. WHAT THIS AGREEMENT DOES NOT COVER

- 3.1. This Agreement is limited to pursuit of your Claim identified in Clause 2 above and does not cover:
 - 3.1.1 Any claim or counter claim that the Defendant may bring against you.
 - 3.1.2 Any appeal that you may make against the final Court judgment or order, and any other appeal proceedings which we advise you against bringing or defending; and
 - 3.1.3 Where we perform work not covered by this Agreement on your instructions then, unless we have entered into another agreement in respect of that work, you will pay us for the time spent on that work at the hourly rates stated in Clause 8 of this Agreement (or else as subsequently varied in correspondence), together with any Disbursements.

4. OUR DUTIES UNDER THIS AGREEMENT

- 4.1 Subject to our professional duty to the Court, we will act in your best interests in pursuit of your Claim. We will discuss the litigation process with you, advise you on how to proceed and whether to accept any offer of settlement that the Defendant may make.

5. YOUR DUTIES UNDER THIS AGREEMENT

- 5.1. So that we can perform our duties under this Agreement, you agree:
 - 5.1.1. To co-operate with us when required to do so and promptly provide information and documents that we may ask for;
 - 5.1.2 Not to mislead us (which includes providing us or the Court with any inaccurate or untruthful information);
 - 5.1.3 Not to ask us to work for you in an unreasonable or improper way;
 - 5.1.4 To notify us in writing within seven days of moving to a new house;
 - 5.1.5 To notify us in writing immediately of any chance of personal circumstance which may include entering in IVA or being declared bankrupt.
 - 5.1.6 That you give us authority to settle your case at a level of 70 per cent of our determination of the claim value;
 - 5.1.7 Not to correspond with the Defendant in relation to your Claim; and
 - 5.1.8 To notify us immediately if you receive any communication from the Defendant.
- 5.2. You must attend any hearings when required to do so, although this is rarely necessary.

6. IF YOU WIN

- 6.1. If you Win, then you must pay:
 - 6.1.1. Disbursements, which you authorise us to pay on your behalf, out of your compensation; and
 - 6.1.2. The Success Fee.
- 6.2. If you have taken out ATE insurance, you will also be liable to pay the premium under your contract with the insurer if you Win. You authorise us to pay this for you, out of your compensation.
- 6.3. For the avoidance of doubt, you will not have to make any payment for barristers' fees under this Agreement. Any barristers' fees incurred in your case will be paid by us out our Success Fee
- 6.4. Schedule 1 includes some examples to illustrate what you would pay if you Win.
- 6.5. Schedule 2 states the amount of the Success Fee in different circumstances, and the reasons for setting it at the level agreed.
- 6.6. You agree that any compensation the Defendant is ordered to pay to you will be paid to us. If the Defendant or their representative refuses to make payment to us and insists on paying you directly, you agree that you will pay us the Success Fee and Disbursements by cheque or bank transfer within seven days of our invoice being raised and sent to you. For the avoidance of doubt this includes any set off that the Defendant may have made against any credit agreement in lieu of payment.

7. IF YOU LOSE

- 7.1. If you lose your Claim, you do not have to pay anything, unless we are entitled to terminate this Agreement under Clause 8.4.1. below.

8. EARLY TERMINATION OF THIS AGREEMENT

- 8.1. In entering this Agreement, it is our intention to reach a successful conclusion of your Claim through settlement either before or after we issue your Claim at Court. However, there are circumstances in which either one of us may wish to end this Agreement before then.
- 8.2. Apart from the circumstances stated in Clause 8.3, you may terminate this Agreement at any time. However, you are then liable to pay our charges and the disbursements and expenses incurred up to the date of termination (calculated as set out in Clause 8.5 of this Agreement) within seven days of delivery of our invoice to you.
- 8.3. You agree not to terminate this Agreement after any settlement has been agreed or after the date seven days before a Court hearing listed as a final determination of your case.
- 8.4. We can end this Agreement if:
 - 8.4.1. You behave improperly or unreasonably (including by failing to accept a reasonable offer of settlement); or
 - 8.4.2. You are unlikely to win, you die or you become insolvent.
 - 8.4.3. We are unable to get hold of you due to a change of address or other method of communication.

DAMAGES BASED AGREEMENT

- 8.5. If you end this Agreement pursuant to Clause 8.2 or if we end this Agreement pursuant to Clause 8.4.1 or Clause 8.4.2 or in the circumstance set out in Clause 9.5, it is agreed that this Agreement will cease to be a Damages Based Agreement, and you will then be liable to pay our charges and disbursements to the date of termination calculated within seven days of delivery of our invoice to you. If we end this Agreement under Clause 8.4.2, you are deemed to have lost your Claim, and you do not have to pay us anything, however you may still be liable for the Defendant's costs and disbursements subject to an ATE policy in place. This Clause is without prejudice to any right of either party under the general law of contract to terminate this Agreement, to the extent that any such right is consistent with the legislation relating to Damages Based Agreements.
- 8.6. If this Agreement ends in any of the circumstances referred to in this Clause 8, you will be free to deal with your Claim on your own behalf or to instruct someone else to do so. However, until we are paid any money that you owe us under this Agreement, we are entitled to a "lien" over any of your property that is in our possession. Therefore, until we are paid, we will be entitled to keep your case papers, and any other property or money of yours that we hold.

9. IF THE COURT MAKES A COSTS ORDER FOR OR AGAINST YOU

- 9.1. While your case is proceeding before the Court, a costs order may be made in your favor or one may be made against you. Since your case is likely to be a small claim, subject to Part 27 of the Civil Procedure Rules, any costs order in your favour is likely to be very small, and it is unlikely that any costs order will be made against you, unless you have behaved unreasonably.
- 9.2. If your case is not treated as a small claim by the Court then it may be in your interests for us to act under a different form of agreement, called a CFA (see Part C of 'Background' above). Where this is the position then, so long as we still consider that your Claim has reasonable prospects of success and you have complied with the terms of this Agreement, we will agree to revoke and replace this Agreement with a CFA, so long as you agree to the CFA applying to all the work we have done since you first instructed us.
- 9.3. If your case is not treated as a small claim, your ATE insurance premium, if applicable, will also be greater (£800.00 rather than £200.00 for a small claim), because of the increased risk of costs orders in such cases.
- 9.4. If the Court awards costs against you, you agree to pay the amount ordered by the Court or the amount calculated in accordance with any Court direction. These costs may be covered by ATE insurance.
- 9.5. If you are ordered to pay costs or we are entitled to claim costs from you under the terms of this Agreement, those costs will be calculated in accordance with Clause 8.5 above.

10 INFORMATION PROVIDED TO YOU IN ADVANCE

- 10.1. You acknowledge we have explained to you this Damages Based Agreement, our advice, as set out in this document, in the Engagement Letter and Terms of Business, about considering alternative means of financing the Claim (including legal expenses insurance); and about your responsibility for payment of Disbursements if your Claim is successful.

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DAMAGES BASED AGREEMENT

11. GOVERNING LAW AND JURISDICTION

- 11.1. This Agreement and any dispute or claim arising out of or in connection with it or its subject matter shall be governed by and construed in accordance with the law of England and Wales.
- 11.2. The parties irrevocably agree that the Courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim that arises out of or in connection with this Agreement or its subject matter.
- 11.3. The intention of the parties is that this Agreement should comply with all legislation applicable to DBA's. If any part or provision of this Agreement is inconsistent with such legislation or would if given effect render this Agreement or any part of it unenforceable, then the parties agree that that part or provision is without effect and shall be deemed to be severed from this Agreement, with the balance of the Agreement remaining in full force and effect.
- 11.4. Schedule 3 sets out your right to cancel this Agreement. This Agreement should be read in conjunction with the Terms of Business and in the event of any conflict, the Terms of Business will prevail.

12. REQUEST FOR IMMEDIATE PERFORMANCE

Notwithstanding any right I may have to cancel this Agreement, I ask you to start work on my claim at once. I understand that this means that if I later cancel, I will have to pay you a reasonable amount for any work done or disbursements or expenses incurred before I cancelled the agreement.

Signed by the Solicitor:	Signed: <i>Neyo Yordanov</i>
Date:	

Signed by the Client:	Signed:
Date:	

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DAMAGES BASED AGREEMENT

Schedule 1 - Examples of Potential Compensation

As set out in Clause 6, we provide below examples of your potential recoveries. Note that in the interests of simplicity none of the illustrations below allow for any cost's recovery from the opponent. Since this Agreement is intended to apply to small claims, any such recovery will usually be very small.

1. PURE CASH COMPENSATION

Full Settlement	Less Disbursements	Compensation awarded	Less our fees	ATE premium (paid by you)	Amount due to you
£6,500	Court fee	Cash	(40% + VAT)	£200	£2,725
	£455	£3,380	£3,120		

2. AN AWARD INCLUDING CASH AND CREDIT REDUCTION

Full Settlement	Less Disbursements	Compensation awarded	Less our fees	ATE premium (paid by you)	Amount due to you
£6,500	Court fee	Cash	Credit Reduction	£200	£725
	£455	£3,380	£2,000*		

*i.e. you receive a reduction on the total capital to be repaid and therefore a monthly reduction on fee payments.

3. AN AWARD WHICH IS PURELY APPLIED TO CREDIT REDUCTION

Full Settlement	Less Disbursements	Compensation awarded	Less our fees	ATE premium (paid by you)	Amount due to you
£6,500	Court fee	Cash	Credit Reduction	£200	£0
	£455	£0	£6,500*		

*This is a rare occasion but, if you are in arrears on any credit agreement, the Lender may apply your award to reduce this credit agreement. However, we will be entitled under the DBA to ask you for our proportion of the award as set out in the DBA. This is the reason we ask you whether you are in arrears on your account.

4. CASES WHICH ARE NOT SMALL CLAIMS*

Full Settlement	Less Disbursements	Compensation awarded	Less our fees	ATE premium (paid by you)	Amount due to you
£12,500	Court fee	Cash	(40% + VAT)	£800	£5,075
	£625	£6,500	£6,000		

*If your claim is under £10,000, the Court will not usually award you any significant costs because it will treat your case as a small claim. As explained above, if your claim is not a small claim, the expectation, is that this Agreement will be replaced with a CFA. This illustration is included only in case that does not happen. If your case is not as a small claim the ATE premium will also be higher (£800.00 rather than £200.00 for a small claim).

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DAMAGES BASED AGREEMENT

Schedule 2 – Success Fee

The amount of the Success Fee is 40 per cent of the compensation awarded plus VAT.

The reasons for setting the Success Fee at the level specified are:

We have a substantial burden of costs and expenses prior to and after you enter into this DBA, and we also run significant risks including but not limited to the risks that:

- (1) The Courts may take the view that the FCA redress process is correct.
- (2) The case may not prove to be commercially viable if there is insufficient claim value.
- (3) The case may be issued but, for any reason, does not proceed.
- (4) The case requires specialist consumer credit law expertise; and
- (5) Even if you win, we must fund your disbursements (which if successful will not be deducted from your compensation) and your barrister's fees.

Please note that while risk forms part of the reasons for the Success Fee, it is not the only reason. Ultimately the Success Fee is simply the price we require to take your case on contingent payment terms rather than terms which are 'pay as you go'.

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DAMAGES BASED AGREEMENT

Schedule 3 - Cancellation

Where you enter this Agreement as a consumer (i.e., for purposes which are wholly or mainly outside your trade, business, craft or profession), you have the right to cancel this Agreement within 14 days of receiving this Notice (or of entering this Agreement if that date is later). The cancellation period then expires.

You do not have to give any reason for cancelling.

If you wish to cancel this Agreement, you must inform us of your decision by a clear statement (e.g., by a letter, fax or email). You may use the form below, but you do not have to. The address to send any cancellation notice to is:

ClaimLion Law
79 College Road
Harrow HA1 1BD

Quoting ref:

To meet the cancellation deadline, it is enough that you send us the statement referred to above before the cancellation period has expired.

Where you gave us written authority to start work on your claim before the cancellation period ends, we will have the right to charge you a reasonable amount for the work which has been performed, and disbursements and expenses incurred, prior to you communicating the decision to cancel. This aside, you will have no obligation to pay us if we cancel, and if you have paid us anything it will be immediately refunded without charge by the same payment method you used.

Complete, detach and return this form ONLY IF YOU WISH TO CANCEL THE DBA

To: ClaimLion Law, 79 College Road, Harrow HA1 1BD

I,..... hereby give notice that I wish to cancel my DBA.

Signed:

Date:

Ref:

1. Our Responsibilities:

We must:

- 1.1. Always act in Your best interests, subject to Our duty to the Court.
- 1.2. Explain to You the risks and benefits of taking legal action.
- 1.3. Give You Our best advice about whether to accept any offer of settlement.
- 1.4. Keep You updated of all developments throughout Your Claim and advise You of any important matters that could affect the outcome of Your Claim.
- 1.5. Progress Your Claim as quickly and efficiently as We can.

2. Your Responsibilities:

You must:

- 2.1. Cooperate with us and provide clear and timely instructions that allow us to work on your case properly.
- 2.2. Go to any Court hearing when We ask You to.
- 2.3. Notify Us of any change of contact details as soon as Practicable.
- 2.4. Reply to Our Requests for information or documents in a timely fashion, ideally no later than 14 days.
- 2.5. Observe good faith in all Your dealings with us, disclosing all relevant information.
- 2.6. Provide Us with all reasonable assistance to recover costs from Your Lender.
You must not:
- 2.7. Attempt to mislead us, Your Lender or the Court
- 2.8. Ask us to work in an improper or unreasonable way.
- 2.9. If You fail to honor any of Your Responsibilities, we shall be entitled to terminate this Agreement and the payment circumstances in Clause 6 shall become effective.

3. Paying us:

- 3.1. If You Win and receive any Payment from any party in respect of Your Claim after the date of this Agreement, you agree to pay us 40% of the Sum You Ultimately Recover including any sum You receive in respect of interest, plus VAT. This is called the contingency Fee or the Success Fee, subject to a minimum charge of £250 plus VAT. The reasons for setting the Success Fee at 40% plus VAT are that the Courts may take the view that the FCA redress process is correct, the case may not prove to be commercially viable if there is insufficient claim value or low prospects of success, the case may be issued but for any reason it may not proceed, the case requires specialist consumer credit experience and even if you win, we must fund your disbursements and barristers' fees.
- 3.2. You agree to pay any disbursements incurred by Us on Your behalf such as Court fees, ATE premium on successful claims and fees for expert reports which we will deduct from any successful settlement.
- 3.3. In certain circumstances, it may be possible to recover costs in respect of disbursements from another party in respect of Your Claim. These are called "Recovered Costs". In the event that We are able to secure any Recovered Costs, we will give credit for those sums.
- 3.4. If You lose or otherwise fail to receive payment from any party in respect of Your Claim identified above, you do not pay us anything.

3.5. For what happens if We end the Agreement before You receive any payment in respect of Your Claim, please refer to Clause 6 of these Terms of Business.

3.6. You acknowledge and accept that the Success Fee is payable notwithstanding the fact that it is either not recoverable from the Lender (or anyone else) and/or an amount which is greater than that which You could have recovered from the Lender. To that extent, subsection 74(3) of the Solicitors Act 1974 does not apply by agreement. You acknowledge and accept that, for the purposes of Civil Procedure Rules r.46.9(3)(c) We have explained that the Success Fee will not be recovered from any other party.

4. Payments

- 4.1. By signing this Agreement, you will provide Us with irrevocable instructions to request that any and all third parties shall make payments directly to Us which would otherwise be due to You. Out of that money, you agree to let Us take the appropriate balance of the Success Fee. You take the rest subject to the deduction of disbursements incurred on your behalf
- 4.2. If You or We receive an interim payment in respect of damages, you agree that we may take an appropriate pro-rata payment in respect of the Success Fee together with a reasonable amount in respect of expenses already incurred or anticipated.

5. What happens if You do not recover any Payment in respect of Your Claim?

5.1. If You do not recover any payment in respect of Your claim, you do not have to pay us anything, unless you have not complied with your responsibilities under these Terms of Business.

6. Termination and Cancellation

- 6.1. Under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 You have the right to cancel this contract within 14 days without giving any reason.
- 6.2. In the event that You cancel this Agreement during the cancellation period, you agree to pay us any expenses we have incurred on Your behalf during that period plus VAT on those expenses.
- 6.3. Subject to the following express rights of termination set out below, this Agreement is not capable of being terminated by either party after the 14-day cancellation period.
- 6.4. Under this Agreement We have agreed to act on Your behalf without payment unless You receive a payment in respect of Your Claim. We are potentially therefore acting for You without payment for Our services and We can therefore end the Agreement if We believe that You are unlikely to recover any payment in respect of Your Claim. You do not have to pay Us anything apart from any disbursements or expenses we have incurred on Your behalf plus VAT on those disbursements or expenses, payable by You to Us immediately upon cancellation of this contract.
- 6.5. We can end this Agreement if you do not comply with Your Responsibilities as set out in Clause 2. In those circumstances, you do not have to pay Us anything apart from any expenses we have incurred on Your behalf plus VAT on those expenses, payable by You to Us immediately upon cancellation of this contract.

7. What happens if You die before You Win?

7.1. If You were to die before You Win Your Claim, the default position will be that the Terms of Business will (subject to what is said below) continue to exist and will not be terminated. We will, however, be able to elect to terminate the Terms of Business if We do so within a reasonable period of learning of Your death.

7.2. If the Personal Representative of Your estate gives instructions to Us to pursue the Claim on behalf of Your estate, and if they accept legal services from Us for a period of 7 days or more, then unless they indicate otherwise, they will be deemed to have: (i) adopted these Terms of Business as if they had always been a party to it and as if they had always had joint and several liability under it; and (ii) adopted these Terms of Business as being their own Agreement for all incurred costs and costs yet to be incurred.

7.3. If the Personal Representative of Your estate is unable or unwilling to adopt this Agreement in accordance with the above, then We will be at liberty to end the Agreement on the grounds that of non-compliance with the obligations set out in Clause 6 and will attract the payment consequences set out therein.

8. What happens after the Agreement ends?

8.1. We have the right to preserve our lien over any property of Yours (including Your full file of relevant documents) in our possession unless and until any money owed to us under this Agreement is paid in full. This means we can keep Your papers until You pay us in full. In appropriate circumstances, We may seek a charging order pursuant to section 73 of the Solicitors' Act 1974.

9. Other Information

9.1. The services to be provided by Us are legal services. The time for delivery of our service to a conclusion of Your matter cannot be determined at this time. It is expected that it will take in excess of 6 months.

9.2. We are not authorised by the Financial Conduct Authority (FCA) However, we are included on the register maintained by the FCA so that we can carry on insurance mediation activity, which is broadly the advising on, selling and administration of insurance contracts (www.fca.org.uk/register). This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the SRA.

9.3. We are not authorised to give investment advice. If such advice is required, it should be provided by a person authorised by the FCA. We are authorised to carry out only a limited range of activities relating to investments incidental to the provision of our legal services. Details of these can be provided on request. Complaints and redress mechanisms for any such activities performed by us are provided through the SRA and the Legal Ombudsman (LeO).

9.4. Unless we are engaged expressly by you to give tax advice, we will assume you have your own tax adviser and our services will not include any tax advice in relation to any matter.

9.5. If a barrister is instructed, their fees will be included within the Success Fee unless You choose to instruct them under a separate Damages Based Agreement or as otherwise agreed by us.

9.6. Whilst the day-to-day handling of Your matter may be conducted by different fee earners the person having overall responsibility for the provision of our legal services to You is Negar Yazdani.

9.7. In the event that any term, condition or provision of these Terms of Business is held to be a violation of any applicable law or statute or regulation, the same shall be deemed to be deleted from these Terms of Business and shall be of no force and effect and this Agreement shall remain in full force and effect as if such term, condition or provision had not originally been contained in these Terms of Business.

9.8. To be effective (and unless the Court orders otherwise), any variation of or supplement to these Terms of Business must be made in writing (but need not be contained in this document).

9.9. You expressly approve the incurring of the Success Fee in full. Similarly, all expenses incurred under the Damages Based Agreement are incurred with Your express and/ or implied consent. It has been explained to You that this means that any (if possible) assessment of the Success Fee will proceed on the indemnity basis and on the assumption that the amount of the Success Fee and/or expenses are reasonable in amount, pursuant to Civil Procedure Rules 46.9(3).

9.10. These Terms of Business do not require an actual signature – such may be implied from correspondence.

9.11. The benefits and obligations under these Terms of Business may be assigned by Us at will. The benefits of any ATE policy taken out on your behalf may be assigned to a funder.

9.12. We may, at any time, modify these Terms of Business and our Privacy Policy and we will provide you with notice of the same.

10. Anti-Money Laundering Requirements

10.1. Under the Money Laundering Regulations 2007 (MLR) and the Proceeds of Crime Act 2002 (POC) all law firm employees and Partners are required to report any knowledge or suspicion of money laundering or client involvement in the proceeds of crime to the National Crime Agency (NCA). Proceeds of crime has no lower limit and could mean cash income you have earned which has not been disclosed to the Inland Revenue, or the welfare benefits agency.

10.2. With regard to MLR, unless prior written agreement has been obtained, our policy is not to accept cash payments in excess of £1,500. If you ignore this policy by depositing larger sums of cash, we reserve the right to charge you for any additional checks we determine are necessary to prove the source of the funds.

10.3. Where we have to pay money to you, it will be paid by cheque or bank transfer. It will not be paid in cash or to a third party.

10.4. We are required to conduct certain anti-money laundering checks to comply with our regulatory obligations which may include a PEP and sanctions check and a soft credit search.

11. Client Care and Complaint Handling

11.1. We are committed to providing high quality legal advice and client care. If you are unhappy about any aspect of service you have received, please contact Daniella Lipszyc. If you need to speak to anyone else you can contact Negar Yazdani, the partner and complaints handler at negar.yazdani@blacklionlaw.com.

11.2. We are subject to a professional Code of Conduct. A copy of that Code can be obtained from the Solicitors Regulation Authority or via their website (currently - <http://www.sra.org.uk/consumers/consumers>).

11.3. Our complaints procedure is available by email or post upon request. We have eight weeks to consider your complaint. If we have not resolved it within this time, you may complain to the LeO. If you are not satisfied with our handling of your complaint, you can contact the LeO (0300 5550333, enquiries@legalombudsman.org.uk, PO Box 15870, Birmingham B30 9EB, or at <http://www.legalombudsman.org.uk>). Normally, you will need to bring a complaint to the LeO within six months of receiving a final written response from us about your complaint or within a year of the act or omission about which you are complaining occurring (or you becoming aware of it).

12. Data Protection

12.1. In accordance with the General Data Protection Regulation Act 2018, we may use (and you consent to the use of) your personal information together with other information: To provide legal services, marketing, administration and training and for sharing with third parties (including funders, related companies and associates).

13. Client Care Standards

13.1. We operate a system throughout our offices of insisting our staff meet certain standards regarding client care. As part of our quality control procedures, files are reviewed periodically by approved professional bodies and by signing this Agreement you are confirming your consent to such reviews.

14. Fee Sharing and Introductions

14.1. If you were introduced to us by a third party, we may have entered into arrangements with that third party to pay them a referral fee. Different arrangements exist with different introducers, however, the maximum we pay the third party is 50% of the fees you are liable to pay us. This fee does not have any additional effect to you, and we remain independent solicitors with a duty to you alone. We are happy to give you further information about the fee payable in your particular case if you request it.

14.2. We may also keep your information for a reasonable period in order to contact you about our and third-party services but will do so by your preferred method, and you may decide at any time that you no longer wish to be contacted. If you give us information about another individual for business purposes, you do so on the basis that the individual has agreed, and has consented to the processing of his or her personal data including sensitive personal data.

15. Retention of File

15.1. Upon conclusion, we provide you with written notification of how long we shall retain the file of papers and during that period you are free to request retrieval of the file at any time although as we use an off-site location for archiving, we do ask you to allow us 7 to 14 days to comply with your file at any time, then we are entitled to charge you £25.00 plus VAT.

16. Communication

16.1. We may need to correspond with you by email. You acknowledge that electronic communication carries with it the possibility of inadvertent misdirection, interception or non-delivery of confidential material.

17. Confidentiality

17.1. We are under a strict professional duty of confidentiality to you. The only exceptions to this are where you authorize us to disclose information, where we are required to make a disclosure under applicable regulations /legislation or where we are otherwise required to do so by law.

18. Governing Law and Jurisdiction

18.1. These Terms of Business and any dispute or claim arising out of or in connection with it or its subject matter shall be governed by and construed in accordance with the laws of England and Wales. The Courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim that arises out of or in connection with this agreement or its subject matter.



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STATEMENT OF TRUTH

I believe that the facts stated in this witness statement are true. I understand that proceedings for contempt of court may be brought against anyone who makes, or causes to be made, a false statement in a document verified by a statement of truth without an honest belief in its truth.

Claimant:

Signed:

Dated:

1. My date of birth is
2. Although I have entered into various financial arrangements during the course of my life, I do not consider myself to be particularly literate in financial matters.
3. The Claim arises out of the sale of a credit product and associated Payment Protection Insurance Policy (“PPI Policy”) with the Defendant, for a credit facility.
4. I have been told by my solicitors, that the percentage amount which was to be paid as commission, was in excess of 50%. Therefore, if I would have been advised by the Defendant of the amount which was to be paid as commission, I would not have agreed to purchase the PPI policy. I would have strongly suspected that it was not in my best interests to purchase the PPI policy given that so little of it went towards funding the insurance itself.
5. Furthermore, my solicitors have informed me that it is highly likely that the Defendant operated a scheme whereby it would receive further financial benefit from the funds received from me. I understand (from my solicitors), that this is referred to as a ‘profit-share’ scheme.
6. I was never told by the Defendant that any profit-share scheme existed. If I had any idea about the extent of the financial benefit (including the commission and any additional profit-share benefit) that the Defendant received, then I would never have considered purchasing the PPI policy.
7. Further, following non-disclosure of PPI commissions and profit share, I incurred a debt for PPI sums and interest which was added to the sums owed under the agreement.
8. The Defendant could have communicated at any point the commission and or profit share each occasion that it sent or shared a credit statement and never did so or deliberately choose not to.
9. Even when the policy ended, I continued to incur economic loss as my credit balance contained compounded interest directly related to the PPI.
10. I understand that vulnerability factors may be taken into account in my case. The following vulnerability factors apply:
 - a. I was not financially sophisticated or experienced;
 - b. I was not aware of the many factors to consider in respect of financial products (such as PPI), particularly in terms of how to assess if the product on offer is priced fairly; and
 - c. I was not aware of the existence of alternative products that may have been priced more reasonably.
11. As a result of the above I wish to claim back the undisclosed commission from the Defendant. To this end, I am seeking to obtain Judgment for a sum which equates to a total refund of the amount which I paid in PPI premiums, contractual interest and charges, together with compensatory interest to be calculated at a rate determined by the Court, from the date of my first PPI premium payment until the date of trial, less any redress payment already paid.

STATEMENT OF TRUTH

I believe that the facts stated in this witness statement are true. I understand that proceedings for contempt of court may be brought against anyone who makes, or causes to be made, a false statement in a document verified by a statement of truth without an honest belief in its truth.

Claimant:

Signed:

Dated: