

Terms of Engagement (“Agreement”)

Drummonds Limited (Drummonds), trading at Blackwell House, Guildhall Yard, London, EC2V 5AE is registered in England (Company No. 05121663) at 83 Ducie Street, Manchester, M1 2JQ and is regulated by the Financial Conduct Authority in respect of regulated Claims Management Activities; its registration is recorded on the website register.fca.org.uk. Authorisation number: FRN: 839016. This document sets out the Terms and Conditions for the appointment of Drummonds Limited to act for You.

1. Definitions

- a. “Claims Services” means:-
- Conducting a PPI Check(s) to obtain information about any PPI policy(ies) You held with the Company and identifying any potential Plevin PPI Claim(s) for undisclosed commission; and
 - Referring Your Plevin PPI Claim(s) to a Legal Partner.
- b. “Company” means the business, for example the Lender or Broker, to whom the Letter of Authority (LOA) is addressed, who failed to disclose commission charges earned by the Company, or other sums paid to third parties, including any associates and/or their predecessors.
- c. “Compensation/Settlement” means any sums offered, paid or given in respect of a settlement, goodwill gesture, policy refund or rebate or any other payment associated with the Plevin PPI Claim(s) including any interest payments and associated charges.
- d. “Initial Pack” means the first Pack Drummonds sends to You about a Plevin PPI Claim(s), requesting your Instruction to commence the Claims Services.
- e. “Instruction” means You authorising Us to undertake the PPI Check(s) and refer Your Plevin PPI Claim(s) to a Legal Partner, which is given when You sign and return an LOA, Instruction Document, or other authorisation document/form. This includes where You provide Your signature or complete a form electronically.
- f. “Legal Pack” means the Pack Drummonds sends to You, upon completion of the PPI Check(s) and the identification of a potential Plevin PPI Claim(s), which introduces You to a Legal Partner and contains a copy of their Instruction Document. By completing the Instruction Document You provide Instruction for the Legal Partner to proceed with a Plevin PPI Claim(s) on your behalf.
- g. “Legal Partner” means a firm of solicitors who are authorised and regulated by the Solicitors Regulation Authority.
- h. “Letter of Authority (LOA)” means the document to be sent to the Company containing Your authority for Drummonds to act on Your behalf. An LOA(s) will be provided as part of Your Initial Pack and Drummonds or the Company may require You to sign a further LOA(s) during the Claims Services.
- i. “Plevin” means the Supreme Court decision in Plevin v Paragon Personal Finance Limited which ruled that Mrs Plevin had been treated unfairly as the Lender failed to disclose the high level of commission earned from her PPI policy.
- j. “Plevin PPI Claim(s)/Claim(s)” means Your Claim(s) against the Company relating to the failure to disclose commission charges in connection with Your PPI policy(ies) earned by the Company, or other sums paid by the Company to third parties.
- k. “PPI Check” means the process by which Drummonds will endeavour to identify whether PPI existed on any account(s) provided to You, by the Company, and whether You have a potential Plevin PPI Claim(s) for undisclosed commissions, by submitting a Subject Access Request (SAR), on Your behalf, to the Company.
- l. “Drummonds/Us” means Drummonds Limited a claims management company, Company Number: 05121663 who are authorised and regulated by the Financial Conduct Authority, Interim Permission Number: 839016. This registration is recorded on the website <https://register.fca.org.uk>.
- m. “You/Your” means the account/policy holder(s) whose details are set out in the LOA and who have appointed Drummonds to act on their behalf and also includes an Executor(s) or Administrator(s) of a Deceased Person’s Estate.

2. Claims Services

- Drummonds will not commence the Claims Services until Drummonds receives Your Instruction.
- Drummonds will use reasonable endeavours to request the Company provide information about any PPI policy(ies) and undisclosed commissions earned by the Company, or other sums paid by the Company to third parties, that existed on any account(s) which You held with them, by making a SAR.
- Drummonds will promptly notify You of the outcome of the PPI Check(s).
- If Drummonds are unable to identify a PPI policy(ies) and any undisclosed commissions earned by the Company, or other sums paid by the Company to third parties, this Agreement will come to an end.
- You authorise this Agreement to continue and for Drummonds to send You a Legal Pack(s) for any account(s) where we believe you have a potential Plevin PPI Claim(s).
- You understand that by completing one LOA, the Company may provide information about multiple PPI policies, under the Instruction(s) provided, and that Drummonds will review this information to identify potential Plevin PPI Claim(s).
- Drummonds will review the information provided by You and the Company, and if appropriate, issue You with a Legal Pack containing information about a Legal Partner and a copy of their Instruction Document. By completing the Instruction Document You provide Instruction for the Legal Partner to proceed with a Plevin PPI Claim(s) on your behalf.
- You agree that You will deal promptly with requests for authority, information or documents that Drummonds or the Company might make.
- You will ensure that any information provided is true, accurate and completed to the best of Your knowledge. Drummonds will not check such information except where it is under legal obligation to do so.
- You do not need to use a claims management company to assess Your eligibility for a Plevin PPI Claim(s). You are free to seek advice elsewhere and are able to proceed with Your Plevin PPI Claim(s) directly through an alternate solicitor.

3. Referral to a Legal Partner

- Should Drummonds identify a potential Plevin PPI Claim(s), Drummonds will send You a Legal Pack introducing You to a Legal Partner. Drummonds will not refer Your Plevin PPI Claim(s) to a Legal Partner, until Drummonds receives a completed Instruction Document for the Legal Partner.
- Once your completed Instruction Document is received, Drummonds will refer Your Plevin PPI Claim(s) to the Legal Partner by passing Your personal data, including Your contact details, SAR information and any other information relevant to Your Plevin PPI Claim(s) to the Legal Partner.
- Drummonds will notify You promptly once Your Plevin PPI Claim(s) has been referred to a Legal Partner.
- Once Your Plevin PPI Claim(s) is referred to a Legal Partner, they will contact You in respect of their services.
- Where required, Drummonds will provide ongoing administrative support to the Legal Partner to facilitate the resolution of Your Plevin PPI Claim(s).

4. Fee(s)

- Drummonds will not charge You any Fee(s) for the Claims Services.
- Drummonds receive payment(s) from the Legal Partner for any Plevin PPI Claim(s) referred. This payment(s) is made directly to Drummonds from the Legal Partner.
- The Legal Partner will charge a Fee(s) for any successful Plevin PPI Claim(s) of up to 40% plus VAT of any settlement refund(s) offered by your Lender(s). An additional Fee(s) may also apply, dependent on the Legal Partner. All Fees will be outlined in the Legal Pack.

5. Cancellation Rights

- You may cancel this Agreement at any time, at no cost to You in writing, by telephone or via email. You can find our contact details at www.drummondsLtd.co.uk.
- Drummonds may at its sole discretion decide not to proceed with the Claims Services and cancel this Agreement at any time. Drummonds must act reasonably in taking such a decision and promptly notify You.
- The Legal Partner will provide You with separate Cancellation Rights which will be detailed in the Legal Pack.

6. Your Personal Data

- Drummonds takes the privacy of Your personal information seriously. Drummonds will only use the personal information You provide to Us as outlined both in this clause 6 and in our Privacy Policy which can be viewed at www.drummondsLtd.co.uk/privacy-policy. Drummonds asks that You read our Privacy Policy carefully. If required, a hard copy is available upon request.
- During the Claims Services Your personal information will be used to provide the Claims Services, including to third party organisations for the purposes of undertaking these Claims Services.
- Drummonds will not disclose Your personal data to a third party without Your consent unless a lawful or legitimate basis applies.

7. Disclaimer & Assignment

- Once Drummonds has referred Your Plevin PPI Claim(s) to a Legal Partner, Drummonds shall not be liable to You for any loss which arises.
- Nothing in this Agreement shall limit or exclude Drummonds’s liability for:
 - death or personal injury caused by its negligence, or the negligence of its employees, agents or subcontractors;
 - fraud or fraudulent misrepresentation; or
 - breach of the terms implied by sections 49 to 52 of the Consumer Rights Act 2015.
- Drummonds reserves the right to assign this Agreement and all rights under it and to subcontract to others all or any of our obligations under it. This Agreement is personal to You and is not assignable by You except to Your personal representatives.

8. Complaints

- You can make a complaint about Drummonds’s service by email: complaints@drummondsLtd.co.uk, by telephone on 0161 791 1480 or by post to: Drummonds Limited, Blackwell House, Guildhall Yard, London, EC2V 5AE. You can also find a copy of the Drummonds complaints procedure at www.drummondsLtd.co.uk.
- Should You remain unhappy about Drummonds’s service, You may escalate Your complaint within six months to the Financial Ombudsman Service by phone on 0800 023 4567 or post to: Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR.

9. Governing Law

- Each party irrevocably agrees that any proceedings relating to any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with this Agreement or its subject matter or formation instituted against You by Drummonds shall be brought in the appropriate Court of Your country of residence, which will either be the Courts of England and Wales, Scotland or Northern Ireland and shall be governed and construed by the applicable law for the appropriate jurisdiction. Any such proceedings against Drummonds by You shall be governed by and construed in accordance with English law and the parties irrevocably submit to the jurisdiction of the Courts of England and Wales.

Once you have read these terms of engagement, please sign the Letter of Authority binding you to the terms outlined.