

## WHAT YOU NEED TO DO

- Please **READ** and **RETAIN THIS DOCUMENT**, including the **TERMS OF ENGAGEMENT (TOE)**
- Complete the **LETTER(S) OF AUTHORITY (LOA)**
- Where applicable, liaise with Drummonds or your Lender to assist with the Investigation of your claim(s) in a timely manner.
- For each successful Claim(s), pay our Fee(s) for the Claims Services supplied, as outlined in our terms of engagement.

## WHAT WE WILL DO

- Conduct a Data Subject Access Request and provide you with the outcome from your Lender.
- Where a potential claim may have been located we will inform you and complete a questionnaire to identify the prospects of a claim.
- Using the information we collect from you, either through our conversations with you or by you completing one of our documents, we will look to substantiate your Claim(s) and submit it to your Lender and you will be notified accordingly.
- Once your Lender acknowledges your Claim(s), we will provide you with an update and your Lender will have eight weeks to review and investigate your Claim(s).
- Your Lender may contact us for further information, which we will provide to them where the information is available to us, otherwise we will be in touch to explain what is required.
- At the end of the eight weeks, your Lender should provide us with a Final Decision. In the event that they exceed this time frame and fail to provide the response we will chase them accordingly and update you.
- On receipt of the Final Decision, we will check that the Lender has met the requirements set out by the regulator for complaints handling.
- For each successful claim(s) upon receipt of funds from your lender, our success fee(s) as outlined in the table below, will be payable as per the Terms of Engagement found on the Terms of Engagement tab on this website . If you are not in receipt of funds directly from your lender, we will not charge you directly.
- For a defended Claim(s), your Lender should offer you the right to refer your complaint(s) to the Financial Ombudsman Service (FOS), which we can process for you, with your instruction.
- For a Claim(s) where the Lender has exceeded the eight week time frame or fails to make a reasonable offer of compensation we can refer your complaint(s) to the FOS, with your instruction.

## OUR FEES

The following examples should not be taken as an estimate of what you may receive:

Redress Band	Redress Value (£)	% Rate of Success Fee (excluding VAT)	% Rate of Success Fee (including VAT)	Maximum Total Fee with VAT (£)	Maximum Total Fee without VAT (£)
1	£1 - £1,499	30%	36%	£504	£420
2	£1,500 - £9,999	28%	33.6%	£3,000	£2,500
3	£10,000 - £24,999	25%	30%	£6,000	£5,000
4	£25,000 - £49,999	20%	24%	£9,000	£7,500
5	£50,000+	15%	18%	£12,000	£10,000

## YOUR RIGHT TO CANCEL

You have the right to cancel any Agreement(s) free of charge within 14 days of Drummonds receiving your initial signed Letter of Authority. After 14 days, you have the right to terminate your Agreement(s). However, Drummonds may issue a Termination Charge(s) which will be reasonable and proportionate to the work done and the costs incurred by Drummonds up to the point of termination. Please refer to the TOE overleaf for an outline of our Termination Charges.

## IS THERE ANYTHING ELSE YOU SHOULD KNOW?

You do not need to use a claims management company to make your Complaint to your Lender or other Compensation Scheme, such as the Financial Services Compensation Scheme (FSCS), and if your Complaint is not successful you can refer it to the FOS yourself for free.