

Money Management Team Limited Reclaim Service & Fee Agreement. Please read thoroughly before signing and agreeing to our service

OTHER IMPORTANT INFORMATION - The PPI Check is a free no obligation service. If you do not wish to proceed with a PPI Claim we will close the case down. By agreeing to submit a formal complaint you are agreeing to the PPI Claim terms and conditions as below, and the information included in the Summary Information document. The PPI Claim terms and conditions supersede the PPI Check terms and conditions. Only sign the Letter of Authority to Act form and return to us if you wish to be bound by our terms.

If MMT were identified by a third party as being a service provider who may be more suitable to your circumstances, please be advised that any transfer of business will relate to any and all matters. MMT may pay a fee to any third party who introduces claims management business to us.

If you are in a debt solution, we will only pursue a claim if it is in your best interest to do so or on Instruction of your Insolvency Practitioner.

If Money Management Team cannot deal with your claim, you may be offered a service provider which may be more suitable to your circumstances. MMT may receive a fee from the third party for any business we introduce to them. You will be required to supply us with all relevant documentation in your possession to pursue or evidence your claim, this may be but not exclusive to: copy loan agreements, copy running credit agreements, copy correspondence from the lender or insurance provider

Updates -We will keep you updated throughout the process and aim to do this within 10 days of receiving a lender update, and where no update is available a minimum of every 6 months. You can contact us at any time to request an update.

Undisclosed Commission - If it is found that the amount of undisclosed commission involved in the sale of your PPI policy was unfair you should receive: A refund of any undisclosed commission above 50% along with the interest that you have incurred on this, and in many cases a further interest of 8% on this figure

Successful Case- Money Management Team Limited will ask the lender to investigate all PPI that you may have purchased and should the cases be upheld the charges of 20% + VAT a total of 24% will apply. In some instances, your lender may decide to reinvestigate your complaint. If this results in your claim being upheld you will still be liable for our fees. We will charge a success fee where we are successful in reducing your debt liabilities or reclaiming redress on your behalf in respect of the PPI policy, or in respect of any unfairly disclosed commission involved in the sale of your PPI. This will be awarded to you via a lump sum payment or an amendment of your existing loan term, so the payment method adopted will depend on your circumstances. Should your account be in arrears there is the possibility that any refund will be used to clear those arrears. Our fee will be payable by you regardless of which claim refund method you're offered by the lender.

We cannot give you any guarantee about the success of any claim. We cannot take responsibility for any refund calculation completed by the lender if this is proven to be incorrect or incomplete.

If your claim is successful any PPI attached to the policy/policies will be cancelled and you will no longer have the PPI cover in place, you may wish to seek suitable alternative cover.

Off Set Refunds - If you have outstanding debts or arrears, have been declared bankrupt, are subject to an IVA/ have proposed an IVA which is yet to be approved or rejected by the lenders/subject to a DRO or anything similar such as Sequestration - the refund may in certain circumstances be off-set by the lender against the outstanding debts. If this happens you will still be liable for our fees.

Fees - Our standard Fee is 20% plus VAT which is a total of 24% (at the prevailing rate) of the total redress offered by the lender of any successful mis-selling enquiry or claim.

Our fees on a successful case are subject to Regulatory Change and will be charged at the prevailing maximum rate; however, we will never charge you in excess of 20% + VAT of the total redress offered by the lender.

Your Right to Cancel - The PPI Claim can be cancelled within 14 days of when you instruct us to complete the PPI Claim. If you wish to cancel after an offer has been made by your lender, you will be liable for our fees of 20% + VAT which is a total of 24% of the total redress offered by your lender. You can request to cancel via phone on 0800 103 2631 or 01925 552923 OR email at complaints@moneymt.co.uk OR via our online cancellation form on our website www.moneymt.co.uk or complete the digital cancellation form. OR in writing at Money Management Team Limited, Unit D Ribban Court, 20 Dallam Lane, Warrington, Cheshire, WA2 7NG.

We advise that you obtain proof of postage if sending via post.

Fee Payment - If the financial company pays redress directly to you, or uses the redress to reduce your debt liabilities, we will send you an invoice for the amount of our success fee. We would normally expect payment of our fees within 10 days of your payment being cleared in your account. If our invoice remains unpaid after this time and you have not

agreed with us a payment schedule, we will take steps to recover any fees due to us. This may include a debt collection process via a Solicitor. In the event of having to pursue you for our fee your individual circumstances will be taken into consideration. If we receive payment directly from the lender, we will deduct our fee before forwarding the balance to you. If you owe us fees on any complaint that we have pursued on your behalf, we reserve the right to offset any redress you receive against your debt to us, regardless of whether redress relates to another complaint we have pursued for you

General Information- Money Management Team Limited is Authorised and regulated by the Financial Conduct Authority in respect of regulated claims management activity. FRN:836618 Registered with the Information Commissioners Office, Registration number: ZA029120. Registration Address: Railex Centre, Crossens Way, Marine Drive, Southport, Merseyside, PR9 9LY Company Number: 08290403/VAT Number: 180 982579 Calls may be recorded for training and security purposes.

Customer Satisfaction - At Money Management Team we continually strive to improve the level of service that we provide to our clients. As such, you may receive an invitation to participate in a customer satisfaction survey via Feefo, Survey Monkey email or Facebook

Dissatisfaction – If at any time you are dissatisfied with the service, please contact our office by telephone 01925 552 923 or 0800 103 2631, or email at complaints@moneymt.co.uk or in writing for the attention of the Complaints Department: Unit D Ribban Court, 20 Dallam Lane, Warrington, WA2 7NG, A copy of our Complaints Procedure has been provided in your initial documentation and is also available on our website www.moneymt.co.uk If we are unable to resolve your complaint or you remain dissatisfied, you can have the complaint independently looked at by the Claims Management Ombudsman (CMO) at: Exchange Tower, Harbour Exchange, London E14 9SR Website: <https://cmc.financial-ombudsman.org.uk/> Tel: 0800 0234567 You have 6 months to approach the Claims Management Ombudsman from the date of our Final Response, or if your complaint is not resolved after 8 weeks

Data & Confidentiality - All of your data is controlled & processed in accordance with the General Data Protection Regulation & will be used to help us process your case. Your files are kept for up to 7 years & will be returned to you upon request. Our Privacy policy can be located at <https://www.moneymt.co.uk/privacy-policy/> Our post handling centre will securely destroy any documentation you provide us with, please refrain from sending any original documents to us.

Using companies to process your information outside the EEA - All countries in the European Economic Area (EEA), which includes the UK, have similar standards of legal protection for your personal information. We may run your accounts and provide other services from centres outside the EEA (such as South Africa) that do not have a similar standard of data protection laws to the UK. If so, we will ensure that your personal information is to be protected to at least UK standards.

If there is any part of this agreement you do not understand, or you require it to be supplied in a larger print, or if English is not your first language, then please call your claim handler on: 0800 103 2631