

## Service & Fee Agreement - Please read thoroughly.

**OTHER IMPORTANT INFORMATION** – You do not need to use the services of a Claims Management Company like Money Management Team. You may contact the Third Party your complaint is against directly for free if they are still trading and as applicable to your claim type. [The Appliance Provider for Appliance claims. The Lender for Pay Day Loan claims. The Bank for Packaged Bank Account claims]

For Packaged Bank Account Claims the Financial Services Compensation Scheme (FSCS) offer a free service if the bank is no longer trading.

The Financial Ombudsman Service (FOS) may be contacted if you have approached the Third Party your complaint is against first, and wish for them to review your case for free providing it falls within their remit. You also have the right to seek further advice from other legal firms or consumer organisations if you wish to, subject to any time limits within which a claim must be made.

By agreeing to submit a formal complaint you are agreeing to the terms and conditions as below, and the information included in the Summary of Key Information document, and the Letter of Authority documents. Only sign the Letter of Authority to Act form and return to us if you wish to be bound by our terms.

If you have previously instructed another firm to act on your behalf, please check your obligations with them before committing to our Terms & Conditions.

If we have a reasonable belief that you have a claim, we will aim to actively pursue that claim or claims on your behalf. We will present a formal complaint to be investigated and will liaise with the relevant Third Parties on your behalf – The Appliance Provider/Lender/bank/FOS/FSCS as relevant to your case(s)

Your complaint will be submitted via our complaint process, if unsuccessful we may refer the case to the Financial Ombudsman Service with your consent. If the Bank your complaint is against is no longer trading, we will submit the complaint to Financial Services Compensation Scheme (FSCS).

We will liaise with you and the relevant Third Parties where applicable to gather appropriate information relating to your matter(s). We will notify you in writing of any offers of redress made by the Third Party. We may extend the claim to cover any other policies/loans that you have taken with the Third Party if others are revealed. In such circumstances any successful claims will also be subject to our fees.

We may terminate this agreement if at any stage of the process we have reasonable grounds to suspect that a claim doesn't have a good arguable base, may be fraudulent, or that the claim may be frivolous or vexatious. If we form the opinion that it may not be in your best interests for us to pursue your claim, you will be advised and we will close your case at no charge. You are free to seek a second opinion or to raise a complaint directly yourself.

MMT may pay a fee to any Company who introduces claims management business to us.

You may be required to supply us with all relevant documentation in your possession to pursue or evidence your claim, this may include but is not exclusive to: your Terms & Conditions for Appliance claims, bank statements or credit reports for PDL and PBA claims. We may also contact the Third-Party Appliance Provider/Lender/Bank to request documentation. By signing the Letter of Authority (LOA) you authorise us to obtain relevant information from whatever source on a continuing basis until conclusion of the Claim process, and the refund has been made and we have received our fee payment. You will be required to provide accurate information which will not be deliberately misleading when discussing and completing documentation.

You are responsible for maintaining your contractual payments for any outstanding debts which you have with a Third Party, and submitting a claim may result in the Third-Party making contact with you in relation to the debts even if they were not previously communicating with you.

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

**Successful Case** - In some instances, the Third Party 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. This will be awarded to you via a lump sum payment to you, or may be off-set against outstanding debts or liabilities. The payment method adopted will depend on your circumstances.

We will inform you of any offer of redress however we cannot take responsibility for any refund calculation completed by the Third Party if this is proven to be incorrect or incomplete. We cannot give you any guarantee about the success of any claim.

For Packaged Bank Account claims the bank may downgrade your account to a free current account during/after the claims process so you would no longer receive the benefits associated with the account. Please check you have any benefits you require in place via other methods before continuing. For Appliance cover claims the policy may be cancelled by the Provider.

<p><b>Off Set Refunds</b> - If you have outstanding liabilities, debts or arrears, if in Great Britain or any jurisdiction you have been declared bankrupt, are subject to a bankruptcy petition, are subject to an IVA, have proposed an IVA which is yet to be approved or rejected by the lenders, are subject to a debt relief order or anything similar including but not limited to sequestration - the refund may in these circumstances be off-set against the outstanding liabilities. If this happens you will need to pay the fees from funds which are not subject to these processes or arrangements. If you do receive a refund you will need to make your Insolvency Practitioner aware. Our fee will be payable by you regardless of which claim refund method you're offered.</p>
<p><b>Fees</b> - Our Standard Fee for Appliance Cover, Pay Day Loan and Packaged Bank Account Claims is 25% plus VAT which is a total of 30% (at the prevailing rate) of the total redress offered by the Third Party 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 25% + VAT of the total redress offered by the Third Party.</p>
<p><b>Your Right to Cancel</b> - The Claim can be cancelled within 14 days of us receiving the signed documentation at no charge. If you wish to terminate the agreement outside of the 14 days please contact us to discuss this, if an offer has been made by the Third Party, you will be liable for our fees of 25% + VAT which is a total of 30% of the total redress offered by the Third Party. You can request to cancel via phone on 0800 103 2631 or 01925 552923 OR email at <a href="mailto:complaints@moneymt.co.uk">complaints@moneymt.co.uk</a> OR via our online cancellation form on our website <a href="http://www.moneymt.co.uk">www.moneymt.co.uk</a> 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.</p>
<p><b>Fee Payment</b> - If the Third Party 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 Third Party, 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</p>
<p><b>General Information</b>- 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.</p>
<p><b>Customer Satisfaction</b> - 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.</p>
<p><b>Dissatisfaction</b> – 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 <a href="mailto:complaints@moneymt.co.uk">complaints@moneymt.co.uk</a> or in writing for the attention of the Complaints Department: Unit D Ribban Court, 20 Dallam Lane, Warrington, WA2 7NG. We have provided you with a copy of our Complaints Procedure which is also available on our website <a href="http://www.moneymt.co.uk">www.moneymt.co.uk</a>. 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: <a href="https://cmc.financial-ombudsman.org.uk/">https://cmc.financial-ombudsman.org.uk/</a> 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.</p>
<p><b>Data Protection &amp; Compliance</b> - For full details on how we process your personal data, please refer to our privacy notice: <a href="https://www.moneymt.co.uk/privacy-policy/">https://www.moneymt.co.uk/privacy-policy/</a> Our post handling centre will securely destroy any documentation you provide us with. When providing forms of Identification or other documentation to us please refrain from sending any originals and provide copies only. We may be unable to proceed with your matter without receiving acceptable proof of identity and we will discuss this with you if it's the case.</p>
<p>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.</p>