

INVESTMENT LETTER OF AUTHORITY

IMPORTANT: Amendments to populated data must be signed in full by you.

ABOUT YOU (THE PRIMARY CLAIMANT)

Name:

Previous Name:

DATE OF BIRTH: DD/MM/YYYY

**MUST BE
ENTERED**

National Insurance
Number:

Email Address:

Telephone
Number:

YOUR ADDRESSES

Current Address:

Postcode

PREVIOUS ADDRESSES

Please provide as many previous addresses as possible.

First line of address

Postcode

PREVIOUS ADDRESS 1

POSTCODE

PREVIOUS ADDRESS 2

POSTCODE

PREVIOUS ADDRESS 3

POSTCODE

PREVIOUS ADDRESS 4

POSTCODE

ABOUT THE SECONDARY CLAIMANT

Name:

Date of Birth:

DD/MM/YYYY

Previous Name:

ABOUT YOUR POLICY

INVESTMENT PROVIDER:

ONE PROVIDER ONLY

FINANCIAL ADVISER:

ADVICE BUSINESS NAME/
INDEPENDENT FINANCIAL ADVISER NAME

**AT LEAST
ONE
MUST BE
ENTERED**

Product Type:

E.g. ISA, Pension, SIPP, Investment Bond

If known, any policy details may be helpful.

Policy Number/
Reference:

ABOUT YOUR FINANCIAL SITUATION [^]Please refer to the FAQ on www.theclaimsguys.co.uk

1. Please advise if you or the Secondary Claimant are or have previously been in a formal[^] debt arrangement? Yes No Can't Remember

Please check your records. If yes, any Compensation may be issued to your Insolvency Practitioner or Official Receiver. In these circumstances our Fee will only be payable on the amount of Compensation you directly receive.

TO WHOM IT MAY CONCERN – THIS AUTHORITY RELATES TO BOTH THE ABOVE DETAILED INVESTMENT(S) AND/OR FINANCIAL POLICY(IES) AND ANY OTHER INVESTMENT(S) AND/OR FINANCIAL POLICY(IES) ON ANY ACCOUNTS HELD WITH YOU

I/We hereby appoint and expressly authorise The Claims Guys to undertake their Claims Services, which includes investigating, preparing, submitting and handling my/our Claim(s) for Compensation in respect of mis-sold Investments and/or Financial Policy(ies) held on any account(s). I/We hereby authorise the extension of this Authority to any Claim(s) not specifically referenced and to all outstanding Claim(s) which you are currently processing on my/our behalf. I/We further authorise and request that the Company investigates all my/our Claim(s) in adherence with the Financial Conduct Authority Handbook - Dispute Resolution: Complaints. Furthermore, you must release to The Claims Guys any information and/or documentation pursuant to Chapter 3 of the General Data Protection Regulation 2016, as may be requested by The Claims Guys, by telephone, in writing, email or fax, and to do so without delay.

I/We confirm that I/we have lawfully contracted with The Claims Guys and have expressly consented that all communications and payments from you must be made direct to The Claims Guys, which will then be forwarded to me/us. A copy of this Letter of Authority will have the same validity as the original. I/We understand that, in addition to the present Letter of Authority I/we will need to provide further information when raising an expression of dis-satisfaction to the Company, about the underlying product(s), service(s) and where known, specific account/policy number(s) being complained about. Doing so will enable the Company to assess and determine the complaint as quickly and as effectively as possible.

This LETTER OF AUTHORITY will be sent to the Investment Provider and/or Financial Adviser named above to inform them that you give The Claims Guys authority to act on your behalf.

**DON'T FORGET
MUST BE
SIGNED**

PLEASE READ, SIGN AND DATE BELOW

I/We have read the document(s) provided, including the Terms of Engagement (overleaf) and agree to be bound by their content.

**SIGN
HERE** PRIMARY
CLAIMANT:

DATE OF
SIGNATURE:

DD/MM/YYYY

**DATE
HERE**

**SIGN
HERE** SECONDARY
CLAIMANT:

DATE OF
SIGNATURE:

DD/MM/YYYY

**DATE
HERE**

Terms of Engagement (“Agreement”)

These Terms of Engagement detail how The Claims Guys (TCG) will undertake its Claims Services to You. By completing, signing and returning the Letter of Authority (LOA), You agree to be bound by these Terms of Engagement (“Agreement”).

1. Definitions

- a. “Claim(s)” means Your Claim(s) against the Company relating to the mis-selling of an Investment(s) and/or Pension(s) on any account with the Company.
- b. “Claims Services” means investigating Your Claim(s) by making a Subject Access Request (SAR) on Your behalf to the Company and in the event an Investment(s) is located, investigating, preparing, submitting and handling Your Claim(s) to/with the Company. Where appropriate, this may include submitting a referral to the Financial Ombudsman Service and/or the Financial Services Compensation Scheme and/or commencing legal proceedings on Your behalf.
- c. “Company” means the Investment Provider and/or Financial Adviser (including an individual, business or partnership) to whom the Letter of Authority (LOA) is addressed, who provided/sold the Investment(s) and/or Pension(s), including any associates and/or their predecessors.
- d. “Compensation” means any sums offered, given and/or paid in respect of a settlement, goodwill gesture, policy refund or rebate, including any interest payments and associated charges.
- e. “Cooling-off Period” means 14 days from the date TCG receives Your initial signed LOA within which time You may cancel this Agreement free of charge.
- f. “Fee(s)” means the amount You will have to pay to TCG for the Claims Services, namely 42% inclusive of VAT, of the Compensation amount.
- g. “FOS” means the Financial Ombudsman Service who can review the Company’s decision to defend Your Claim(s). Your Claim(s) will not be referred to the FOS without Your Instruction.
- h. “FSCS” means the Financial Services Compensation Scheme who can review a Claim(s) against an authorised Company which is unable, or likely to be unable, to satisfy a Claim(s) against it.
- i. “Initial Pack” means the first pack TCG sends to You.
- j. “Instruction” means You authorising Us to undertake the Claims Services with the Company, the FSCS or the FOS. Your Instruction is given when You sign and return an LOA, or other authorisation document.
- k. “Investment” means the act of putting money into an Investment product in anticipation of making a profit/gain.
- l. “Letter of Authority (LOA)” means the document to be sent to the Company containing Your authority for TCG to act on Your behalf, which is also Your Instruction to TCG to commence the Claims Services. An LOA will be provided in Your Initial Pack and TCG or the Company may require You to sign further LOA(s) during the Claim Services.
- m. “Pension” means a scheme for You and/or Your employer to save money to provide an income for Your retirement.
- n. “Questionnaire” means the forms that have been filled out using information You have given during the Claims Services which may be used by TCG to submit Your Claim(s) to the Company and/or the FOS and/or the FSCS.
- o. “TCG/Us” means The Claims Guys Limited, Company Number: 06821134 who are authorised and regulated by the Financial Conduct Authority, Interim Permission Number: 833489. This registration is recorded on the website <https://register.fca.org.uk/>
- p. “Termination Charge(s)” means the charges You may incur if You cancel Your Claim(s) after the Cooling-off Period.
- q. “You/Your” means the account/policy holder(s) whose details are set out in the LOA and who have appointed TCG to act on their behalf and also includes an Executor(s) or Administrator(s) of a Deceased Person’s Estate.

2. Claims Services

- a. TCG will not commence the Claims Services and process Your Claim(s) until TCG receives Your Instruction.
- b. TCG will use reasonable endeavours to request the Company confirm whether You held an Investment(s) with them, by making a SAR.
- c. If no Investment(s) or Pension(s) is identified, this Agreement will come to an end.
- d. You authorise this Agreement to continue on any Investment(s) or Pension(s) that has been identified by the Company.
- e. TCG will investigate and, if appropriate, based on the information provided by You and the Company, prepare, submit and handle Your Claim(s) to the Company and/or the FOS and/or the FSCS on Your behalf. If TCG does not believe there is merit for Your Claim(s) TCG will notify You and provide information about Your next steps. TCG will use reasonable endeavours to obtain Compensation for the Claim(s) pursued.
- f. You may also be asked to complete a Questionnaire to allow TCG to investigate the existence and merits of the Claim(s).
- g. You understand that by completing and signing one LOA, that the Company may investigate all Investment(s) and/or Pension(s) on all accounts held with them under the Instruction provided, and that any successful Claim(s) will be subject to a Fee(s).
- h. TCG or the Company may require further authority, information or documents from You to facilitate the provision of the Claims Services. Documentation that may be required includes: proof of identification and proof of address (this is not an exhaustive list).
- i. You agree that You will deal promptly with requests for authority, information or documents that TCG or the Company might make.
- j. You will ensure that any information provided is true, accurate and completed to the best of Your knowledge. TCG will not check such information except where it is under legal obligation to do so.
- k. The Company may contact You directly and You will inform TCG promptly of this and any relevant matters affecting Your Claim(s).
- l. TCG will update You about any significant development in Your Claim(s) using Your preferred contact method, including by SMS (text message), email, telephone and/or post. You will receive at least one update per Claim(s) every six months.
- m. Once Your Instruction(s) has been received TCG has the right to deal exclusively with the Claim(s) and You acknowledge that You could complain directly to the Company and if unsuccessful the FOS, at no cost.

3. Conclusion of Your Claim(s)

- a. TCG will promptly notify You of the outcome of the Claim(s).
- b. If Your Claim(s) is unsuccessful, or the Company does not make a reasonable offer of Compensation, TCG may seek Your Instruction to refer Your Claim(s) to the FOS, as specified under clause 1(g).
- c. Your Compensation may be applied as part of Your bankruptcy estate, insolvency asset, other formal debt arrangement and Your Compensation may not be paid directly to You.
- d. For Pension related Claim(s) Your Compensation may not be paid directly to You as the Company may credit Your Compensation to Your Pension. You will, where necessary, be required to pay any Fee(s) due to TCG out of your own funds.
- e. Where interest is included as part of the Compensation it may be taxable depending on Your personal tax status and You understand that You are required to disclose this payment to HMRC.

4. TCG Fee(s)

- a. When TCG undertakes the Claims Services and is not successful in obtaining Compensation then You owe TCG nothing, except where You terminate this Agreement in accordance with clause 5.
- b. When TCG undertakes the Claims Services, in accordance with clause 2, and is successful in obtaining Compensation then You owe TCG 42%, inclusive of VAT, of the Compensation amount.

- c. TCG will invoice You for the Fee(s) which becomes due at the point that either TCG or You are informed of an offer of Compensation. The Fee(s) is immediately payable from the date You receive Your Compensation. You agree that the Company is entitled to remit the Compensation to TCG and that TCG shall deduct the Fee(s) before paying the balance of the Compensation to You.
- d. TCG will, following the settlement of Your Claim(s) and the payment of Compensation by the Company to TCG, pay You the balance of the Compensation, after deducting the Fee(s). For the avoidance of doubt, where You have more than one successful Claim against one or more Company, TCG may deduct from any Compensation paid, the Fee(s) payable in respect of each of the Claims from the Compensation received for any one of those Claims.
- e. If the Company offers or pays Compensation to You directly, You agree to notify TCG immediately (within seven days at the latest) and to provide the details TCG needs to calculate Your Fee(s). For the avoidance of doubt, should You reject a reasonable offer of Compensation and/or refuse to sign a Company’s Acceptance/Settlement Form, Your Fee(s) remains due and payable on the sum offered.
- f. For Pension related Claim(s) Your Compensation may not be paid directly to You and You understand that TCG’s Fee(s) of 42%, inclusive of VAT, will be payable to TCG based on the total amount of calculated Compensation even if the Company does not pay the whole sum of the Compensation directly to You.
- g. If Compensation is paid directly by the Company to an Insolvency Practitioner or the Official Receiver, and You do not receive any Compensation, You will not be liable for our Fee(s).
- h. If You fail to pay the Fee(s) due and payable in accordance with this Agreement, TCG reserves the right to cancel all other active Claim(s) and commence Court proceedings for recovery of its Fee(s).
- i. TCG reserves the right to charge for costs and expenses incurred in recovering all unpaid Fee(s) and VAT where an offer of Compensation is made from a Company to You.

5. Cancellation/Termination Rights and Charges

- a. You may cancel this Agreement at any time, up to 14 days from the date TCG receives Your initial signed LOA (Instruction), at no cost to You.
- b. You may terminate Your Agreement at any time after the Cooling-off Period, for any reason. However, TCG may impose a Termination Charge(s) which will be reasonable and proportionate to the work done and the costs incurred by TCG, up to the date the Agreement is terminated. For substantiation and referral of Your Claim(s) to the Company or the FOS or the FSCS the charge is £60, inclusive of VAT; for each manual communication e.g. an outgoing or incoming call/letter/email to or from either You or the Company TCG will charge You £48, inclusive of VAT; for each automated communication to You, inclusive of SMS, TCG will charge You £18, inclusive of VAT.
- c. If You terminate Your Agreement after an offer of reasonable Compensation is due to You, then TCG shall be entitled to issue You a Termination Charge(s) equal to the Fee(s) that would be payable under clause 4.
- d. You may request to cancel or terminate Your Agreement either in writing, by telephone or via email, please see the ‘Right to Cancel/Terminate’ Form in Your Initial Pack for further details. You can also find a copy of this Form at www.theclaimsguys.co.uk.
- e. TCG may at its sole discretion decide not to proceed with a Claim(s) and terminate this Agreement at any time. TCG must act reasonably in taking such a decision and promptly notify You. In such circumstances, You will owe TCG nothing.

6. Your Personal Data

- a. TCG takes the privacy of Your personal information seriously. TCG 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.theclaimsguys.co.uk/privacy-policy. TCG 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:
 - i) Provide the Claims Services (including to third party organisations for the purposes of undertaking these Claims Services); and
 - ii) Tell You about similar products or services relating to financial claims, by email, SMS, post and/or telephone, but You can opt out of receiving these, or a specific method of communication, at any time by contacting Us.
- b. TCG will not disclose Your personal data to a third party without Your consent unless a lawful or legitimate basis applies.
- c. TCG will update You throughout the Claims Services, using Your preferred contact method, including by SMS, email, telephone and/or post.

7. Disclaimer & Assignment

- a. You acknowledge that any estimate of Compensation given to You is an estimate only. The success of Your Claim(s) depends on Your individual circumstances and merits of Your case.
- b. If TCG acts in breach of this Agreement, TCG’s total liability to You in respect of all other losses arising under or in connection with this Agreement shall in no circumstances exceed the amount of any Compensation to which You are entitled for Your Claim(s).
- c. Nothing in this Agreement shall limit or exclude TCG’s liability for:
 - i) death or personal injury caused by its negligence, or the negligence of its employees, agents or subcontractors;
 - ii) fraud or fraudulent misrepresentation; or
 - iii) breach of the terms implied by sections 49 to 52 of the Consumer Rights Act 2015.
- d. TCG 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

- a. You can make a complaint about our service via TCG’s complaints procedure by email: complaints@theclaimsguys.co.uk, by telephone on 0203 651 4545 or by post to: The Claims Guys, Lynnfield House, Church Street, Altrincham, Cheshire, WA14 4DZ. You can also find a copy of our complaints procedure at www.theclaimsguys.co.uk.
- b. Should You remain unhappy about TCG’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

- a. 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 TCG 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.
- b. This Agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims), shall be governed by and construed in accordance with English law and the parties irrevocably submit to the exclusive jurisdiction of the Courts of England and Wales.