

# TERMS OF ENGAGEMENT FOR YOUR RECORDS

Keep this document Safe! UClaim4Me is a trading name of Waterloo Solutions Limited

## 1. What WILL UClaim4Me do for you?

- Upon receipt of your signed agreement we will investigate this and any other claims we feel relevant during the course of our investigation we will contact you for permission to look into. This means that we will try and establish whether you have had PPI and whether it was mis-sold to you, or having it made your credit agreement unfair. To enable us to do this we ask you to supply a copy of your credit agreement. If you don't have a copy we will conduct checks with your lender to try and find out if you have PPI.
- Once we have established PPI exists, and that it was mis-sold to you, or made your credit agreement unfair, we will write to your lender explaining why we think it was mis-sold, or made your credit agreement unfair and invite them to make an offer of compensation. Your lender has up to 8 weeks in which to provide a final response but it is not unusual for the response to take longer than this.
- We will tell you when we receive an offer of compensation and advise you to accept it if we believe it to be adequate. If your claim is rejected by the lender, and we think you have a good chance of success, we will obtain your consent to refer it to the Financial Ombudsman Service for a decision. We will keep you informed at every stage of the claim and you can contact us whenever you would like an update.
- In some circumstances, such as where the original lender no longer exists, it may be necessary to refer your claim to the Financial Services Compensation Scheme.
- We will always act in your best interests when pursuing your claim and achieving for you the best results realistically obtainable.
- If, as per your instruction, the recovered amount is paid directly to UClaim4Me, we will deduct our agreed fee and forward the rest of the amount awarded to you without delay. If the payment is made directly to you, which can happen, we will forward an invoice to you which is payable within 14 days of receipt.
- We must inform you that if your claim is successful, your Payment Protection Insurance will be cancelled.

## 2. What WON'T UClaim4Me do for you?

- Guarantee to win a claim we accept and pursue.
- Give/offer you financial advice.
- Pursue a claim that in our opinion has no realistic chance of success, and we reserve the right to cancel this Agreement if we form this opinion.
- Tell you to accept an offer we consider to be insufficient or to reject an offer we consider adequate. We reserve the right to cancel this Agreement if you decide to accept an offer of compensation we consider insufficient or to reject an offer we deem to be adequate.
- Accept an offer of compensation on your behalf without your agreement.
- Take your case to court (although we will inform you if we think you should).
- Coach you to answer any questions.

## 3. What do we require you to do?

- Provide all relevant information we may request without delay, to enable us to pursue your claim efficiently.
- Provide us with clear instructions.
- Fully co-operate with us.
- Not to mislead us, provide false answers to questions or ask us to act in an improper or unreasonable way.
- Contact us immediately if you receive payment from the PPI provider.
- To provide us with the exclusive authority (excluding even yourself) for the duration of the contract.

## 4. What UClaim4Me WILL do for you

- Pursue your claim.
- Enter into correspondence and negotiations on your behalf.
- Receive, process and provide valid receipt for any remuneration made.
- Ask the financier of the cheque (for your compensation payment) to make it payable to UClaim4Me so we can process it or, if the cheque is made payable to you, and we receive the cheque, to permit us to pay it into our client account and
- To deduct our fee, as set out in this Agreement, before forwarding the balance to you.
- If, despite our request, the financier of the cheque makes it payable to you and sends the cheque to you despite our request we require you to pay our invoice in accordance with clause 5.

## 5. Our Fees

- If we do not succeed in obtaining compensation, you pay us nothing.
- If you are successful, and recover compensation, we will charge you as follows:  
33% Plus VAT at the Prevailing rate (39.6% in total) of the value of each successful claim (if more than one) and:
- An administration fee of £10 (for each successful claim) to cover the cost of collation and submission of your claim to your financial provider.

Example A: All compensation is "cash in hand".		Example B: Compensation includes "cash in hand" award with loan and future instalment reduction.		Example C: Compensation is used to offset arrears customer has on finance account.	
Total compensation received by customer	£3,000	Total compensation received by customer	£3,000	Total compensation received by customer	£3,000
Loan reduction by lender	£0	Loan reduction by lender	£2,000	Loan reduction by lender	£3,000
Of which cash received by customer after loan reduction	£3,000	Of which cash received by customer after loan reduction	£1,000	Of which cash received by customer after loan reduction	£0
Firms fee charged @ 33% + VAT + £10 Processing charge	£1,198	Firms fee charged @ 33% + VAT + £10 Processing charge	£1,198	Firms fee charged @ 33% + VAT + £10 Processing charge	£1,198
Customer Pays Firm	£1,198	Customer Pays Firm	£1,198	Customer Pays Firm	£1,198

- Compensation means the actual amount of redress paid to you before we deduct our charges. Our fees are subject to regulatory change and will comply with the maximum prevailing rate.

## 6. Cancelling this Agreement

- We can cancel this Agreement at any time. There will be no fee payable if we tell you your claim is unlikely to succeed and you have fulfilled your obligations (as laid out in section 3 of this agreement). You are free to shop around and there will be no fees payable if you cancel before an offer of compensation is made.
- You have the right to terminate this agreement at any time by giving notice, using the cancellation form enclosed within the client pack. Any cancellation must be made by way of a cancellation notice or by a clear statement to us. If you have received an acceptance of liability or an offer of compensation which is in accordance with the Financial Conduct Authority, Financial Services Compensation Scheme and Financial Ombudsman Service guidance the full fee as stated in clause 5 is due.

## 7. Complaints Procedure

The Company operates a complaints mechanism, please find enclosed a copy of our complaints procedure, further details of which are set out at [www.UClaim4Me.co.uk](http://www.UClaim4Me.co.uk). If you do not have access to the internet please either telephone 0203 747 3246, or write in to UClaim4Me at Floor 1, Mander House, Mander Centre, Wolverhampton, WV1 3NH and a copy will be sent to you by post.

## 8. Data Protection

We will hold, control and process your personal information in accordance with the Data Protection Act 2018. By providing your personal information to us, you explicitly authorise us to process the information for the purpose set out in this paragraph. You can, at any time, request a copy of all information we hold relating to you by writing to us (a written Data Subject Access Request in accordance with the Data Protection Act/GDPR). We will use the personal information you provide to assess your claim and carry out our duties in accordance to this Agreement. We may share your personal information with other companies if necessary during the process of your claim for compensation, or any financial matters we believe may be of assistance to you. If you provide information to us about another party, you confirm that such party authorised you to do so and consents to our processing that personal information.

## 9. Introducers

If you were introduced to us by one of our partners we will have paid a third-party fee for providing services to you. This fee is NOT payable by you. Further details of any fee paid by us in respect of your case is available upon request.

## 10. Other important information

You are entitled to seek further advice in relation to your claim and to consider what services might be most appropriate for your claim for compensation. In particular you have the right to shop around and you should be aware of the services provided by the Financial Ombudsman Service. You should also consider whether you have alternative mechanisms for pursuing a claim, for example, legal expenses insurance.

## 11. Terms and Conditions

These terms and conditions have been in force since the acquisition of Patshull Owen Associates Assets on the 7th June 2013.



UClaim  
Management Service

[WWW.UCLAIM4ME.CO.UK](http://WWW.UCLAIM4ME.CO.UK)

UCLAIM4ME, MANDER HOUSE, MANDER CENTRE,  
WOLVERHAMPTON WV1 3NH

### Payment of Invoice

We will invoice you when we receive an offer of settlement that is correct in accordance with the Financial Conduct Authority, Financial Ombudsman and Financial Services Compensation Scheme guidelines on compensation. If the PPI provider pays the compensation to us we will deduct the value of your invoice and forward the balance to you on the first working day of the following month after funds are cleared. If the compensation payment is sent to you direct you must pay our invoice within 14 days. Payment can be made by BACS, cheque or by card calling UClaim4Me on 0203 747 3244.