

UCLAIM4ME – PPI KEY FACTS

The Claims Services

1. Please note Waterloo Solutions Limited (trading under the style of “UClaim4me”) provides claims management services in connection with the pursuit of financial mis-selling type claims. The services UClaim4me provides involves investigating financial mis-selling claims and thereafter assisting in pursuing redress or compensation where appropriate.
2. In very brief terms, the following are the typical steps UClaim4me would undertake in the course of providing claims management services: (a) obtaining initial instructions from the client as to all relevant circumstances giving rise to the claim; (b) assessing the information provided and advising the client as to the possibility of making a claim; (c) preparing the necessary documentation for a claim to be submitted to the relevant respondent; (d) engaging the respondent to the point of admission or rejection of the claim; (e) advising the client on outcome and procedural steps including (without limitation) as to settlement terms.

Client’s Obligations

3. UClaim4me considers that client co-operation is paramount in the claim process as it enhances the prospects of success. That so, the commitment UClaim4me expects from clients is as follows: (a) providing information and instructions when requested and promptly; (b) completing paperwork; (c) co-operating with UClaim4me at all times in the course of the claim process; and (d) not misleading UClaim4me in any way.

How UClaim4me Keeps its Clients Updated?

4. Throughout the claim process, UClaim4me provides regular updates to the client of all material developments and a cumulative written update is provided on no less than 6 months intervals. UClaim4me will communicate generally with the client via telephone, post, email & SMS messages and through its designated Client Hub where the client can check the status of the claim(s) and respond to enquiries at any time online.

UClaim4me Fees

5. Once a client enters into a “No-Win No-Fee” with UClaim4me pursuant to the Terms & Conditions, UClaim4me would be entitled to charge a fee of 20% plus VAT (24% in total) of the gross amount of redress/compensation recovered on behalf of the client. The following is an illustration of the amount of the UClaim4me fee in the event that the compensation or redressed recovered from the respondent amounts to:

	£	£	£
Redress Recovered:	1,000.00	3,000.00	10,000.00
UClaim4me Charge @ 24% including VAT:	240.00	720.00	2,400.00
Net Compensation to Client:	760.00	2,280.00	7,600.00

Important Note: If the redress recovered by UClaim4me is applied by the respondent towards arrears owed, the client remains liable to pay out of his/her own funds the fee chargeable by UClaim4me.

The Right to Cancel

6. The client can cancel her/his agreement with UClaim4me at any time within 14 days of a claim being submitted without giving any reason and without incurring any liability unless UClaim4me receives an offer of compensation from the respondent within this period; in which case UClaim4me’s fee will be due. The client can communicate cancellation of the UClaim4me agreement by telephone, in writing, in person or can use the cancellation form accompanying the UClaim4me Terms & Conditions.

The Right to Terminate

7. The client can terminate her/his agreement with UClaim4me at any time after the 14 days cancellation period (as explained above). In this event, UClaim4me will not charge the client a termination fee if the client terminates the agreement after the 14-day cancellation period in the event that a Letter of Complaint has not already been sent by UClaim4me on behalf of the client to the relevant respondent. If this occurs, UClaim4me’s fee will be due if the client ultimately receives an offer for compensation or redress from the relevant respondent.

Available Redress Schemes

8. The services rendered by UClaim4me are not mandatory. Individual clients are not required to use UClaim4me or any other claims management company. Clients are perfectly entitled and able to pursue complaints or claims directly against the relevant respondent(s) for free. If the complaint or claim is rejected then the client may refer the matter to the Financial Ombudsman Service or the Financial Services Compensation Scheme, again at no cost at all. Instructing UClaim4me is a client choice.

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