

## ABOUT OUR CLAIMS SERVICE

### OUR SERVICE

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Pension Claim Consulting Limited offers a claims management service specialising in mis-sold pensions and investments in relation to pension transfer-outs for all types of pension schemes and investments. We examine the advice and service provided to you, assess if you were incorrectly advised to transfer your pension or investment and pursue the claim on your behalf. In order to ascertain the basis and merits of the claim we will carry out an initial assessment and, where appropriate, request information and review supporting documentation in relation to the concerned pension or investment. We will investigate and advise you on the merits of the claim, and will not make or pursue a claim, or advise you to, if we know or have reasonable grounds to suspect that the claim does not have a good arguable basis, is fraudulent or frivolous. We will chase responses, keep you regularly updated by telephone, email or post either fortnightly, monthly or quarterly, depending on the type and current status of your claim. We will also consult with you before taking any steps in relation to your claim.

If an offer of compensation is made, we will assess this offer and provide you with a recommendation as to whether to accept it or not. Where your claim is rejected, we will assess the reasons behind the rejection and advise on the merits of escalating the claim and, where appropriate, represent you in escalating your claim.

### YOUR OBLIGATIONS

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You must ensure that the information you provide is truthful, complete and accurate. You will need to complete our "fact-find" and provide us with information and documents relevant to your claim along with the authority to request the relevant supporting information from the party you are claiming against. You must reply in a timely manner to any requests for further information and documents that we may make.

### WHAT WILL YOU HAVE TO PAY TO USE OUR SERVICES?

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If we are unsuccessful in securing an offer of compensation for you, you will not have to pay any fee. If we are successful in securing an offer of compensation, our success fee is calculated as 15% (plus VAT) of the gross amount of the compensation in settlement of a claim and the maximum we will charge is £7,500 (plus VAT) under the agreement.

Typical examples of how our success fee will be calculated is set out within each band against five illustrative compensation amounts as follows:

- **£1,000 our success fee would be £150 (£180 including VAT)**
- **£10,000 our success fee would be £1,500 (£1,800 including VAT)**
- **£20,000 our success fee would be £3,000 (£3,600 including VAT)**
- **£40,000 our success fee would be £6,000 (£7,200 including VAT)**
- **£85,000 our success fee would be £7,500 (£9,000 including VAT)**

*The fee illustration is not to be taken as an estimate of the amount likely to be recovered for you. The fee you will have to pay may be more, or less, than the illustration shown above but no more than £7,500 + VAT.*

### CANCELLATION AND YOUR RIGHT TO CANCEL

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If you cancel during the 14-day cooling off period from the date you signed our Client Agreement, you will not have to pay a cancellation fee to us. If you cancel after the 14-day cooling off period, our cancellation fees may apply. We reserve the right to charge £75 + VAT per hour for the work we have carried out up to the point of cancellation. You can cancel our services at any time by post, telephone, email or by using our Cancellation Form.

### THINGS TO CONSIDER

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It is important to understand that you are not required to use our services to pursue your claim. It is possible for you to present the claim for free, either directly to the firm or individual against whom you wish to complain, or to the statutory ombudsman (the Financial Ombudsman Service or The Pensions Ombudsman) or the Financial Services Compensation Scheme, whichever is applicable to your claim. You are entitled to seek further advice, or shop around, to consider the most appropriate service for your needs and circumstances (subject to any time limits within which a claim must be made).