



Summary

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Clarity Claims Ltd
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WHAT YOU NEED TO KNOW

1. Our Services

Clarity Claims Ltd is a Claims Management Company that specialises in making claims on behalf of clients who have been mis-sold financial services and financial products. We do not give legal advice; our service is limited to the process and administration of claims in relation to the mis-selling of financial services and financial products. We will correspond with the organisation or individual that sold your financial services and/or financial products, including requests for Disclosure of Information in respect of your claim/s if required, with the aim of securing a successful claim/s on your behalf. Should your claim/s not be accepted we will prepare and present your case to The Financial Ombudsman Service or Financial Services Compensation Scheme where we consider it is reasonable to do so and you and your claims are eligible. Other than the actions referred to above, we will not be obliged to take any action on your behalf, unless we otherwise agree in writing.

2. Customer Steps

You must complete the application form which requires that you sign both the Letter of Authority and the T&C's (the documents we require to pursue the claim). Upon completion of the application you must promptly provide to us, at no cost to us, any authority we require and copies of any documents in your possession (in relation to the claim), with any other information, that we or the creditor ask for. If a claim is identified, you will be required to complete a short telephone fact find to help strengthen the claim. You may be contacted by your provider directly in relation to the specifics of the claim, but you are able to defer them to us.

3. Progress Report

We will keep you informed of the progress of your claim and will advise you on the best course of action at every stage. Claim time frames are dependent upon communication with your provider. Time frames will become clearer after the process has begun. Your provider has a maximum of 8 weeks to issue a final response from the time at which your complaint has been filed

4. Our Fees

Clarity Claims Ltd operates on a 'no win no fee' basis which means you do not pay us if your claim is unsuccessful and if successful, you only pay our fee once the lender has made a compensation payment to you. On successful completion of your claim, you will be required to pay us our percentage rate of 25% inclusive of VAT of any sum recovered on the gross amount of each successful claim.

4.1 Fee Illustration

Sum Recovered	£1,000	£3,000	£10,000
Our Fee @ 25% (inc of VAT)	£250	£750	£2,500
Total Money Direct to You	£750	£2,250	£7,500

Please note: If previous liabilities exist, any sum recovered may be offset against these existing liabilities. In the instance that the arrears present exceed the sum recovered, the sum recovered may be off-set and you will, where necessary, be liable to pay Our Fee from your own funds. In the case of pension related claims, the firm's fees may be payable before you have access to your pension, in which case you may be required to pay the firms fees from your own funds.

The percentage of the overall sum recovered will vary on a case-by-case basis, and the amount quoted in our examples are purely to illustrate how redress is broken down. The fee that you have to pay may be more or less than the amount illustrated.

5. Cancellation & Termination

You may terminate this agreement for free at any time up to the point an offer is made on a successful claim, by notifying us, by post, email or by telephone without any obligation to us.

There is no fee for cancellation. However, if you do not perform any of your obligations under the T&C's, so that we are unable to perform our own obligations, we may (if we decide to do so) regard you as having terminated our agreement, in which case you will still be liable to pay us Our Fee.

6. Making a Claim Yourself

You are not required to use a Claims Management Company to pursue your claim. You have the right to go direct to the organisation or individual who sold you the product or service, or to use the Financial Ombudsman Service to seek redress independently and free of charge. You may also have the right to claim via the Financial Services Compensation Scheme (FSCS) for free, if you have been mis-advised and the firm has since failed - more information can be found at www.fscs.org.uk. In the case of pension related claims, you may also have the right to claim via The Pension Ombudsman for free - more information can be found at <https://www.pensions-ombudsman.org.uk/>.