

Thank you!

Thank you for instructing CCL to act on your behalf in relation to your potential claim (or claims) for compensation in relation to motor finance products that you have previously taken out.

What will we do for you?

We will act for you on a 'No Win, No Fee' basis to identify any claims you may have, prepare the required paperwork and present your claim(s) to your motor finance product provider(s). We will provide you with advice regarding the making of the claim, any offer of compensation you receive and, if your claim is rejected, advice on the next steps and whether your claim can be escalated.

What might you need to do?

Not that much! You need to carefully read and sign the paperwork that follows this document. We will also need proof of identity documentation from you, so we know that you are indeed you. For any other information, we will use a soft credit report or similar means to collect details of your motor finance contracts (it won't affect your credit rating). If we do require anything else from you, we will get in contact via email or call.

How will we keep you updated?

We have a dedicated call center team who would be delighted to answer any questions you may have at any point. We will update you as soon as there is a material update with your claim(s). If there are no material updates, we will update you via email periodically.

How much will it cost?

The amount you pay will depend on the amount of redress due to you, and will be subject to fee caps set by the FCA:

(1) Redress amount	(2) Your Fee (+VAT)	(3) Example Redress	(4) Example Fee (excl VAT)	(5) Example Fee (incl VAT)
£1 - £1,499	30% up to a max of £420	£500	£150	£180
£1,500 - £9,999	28% up to a max of £2,500	£2,500	£700	£840
£10,000 - £24,999	25% up to a max of £5,000	£12,500	£3,125	£3,750
£25,000 - £49,999	20% up to a max of £7,500	£30,000	£6,000	£7,200
£50,000 +	15% up to a max of £10,000	£75,000	£10,000	£12,000

The numbers shown in columns (3) – (5) above are for illustration purposes only. The amount you receive may be more or less than these examples.

Where you have existing amounts due to the entity paying redress and they offset any redress due to you from those amounts, you must still pay our fees.

Can I change my mind?

You can cancel for free within 14 days from when you sign our Engagement Letter. You can cancel at any time after this initial 14 days however, we reserve the right to apply a fee to cover our reasonable costs for the work undertaken in processing your claim up to the date of cancellation. Such charges will be calculated at £139+VAT per hour.

Statutory Compensation Schemes

You do not need to use a claims management company to make your claim to the Lender (you can make a claim to the Lender yourself), and if your claim is not successful you can refer it to the FOS yourself for free. Subject to the terms of any additional or further statutory redress scheme, you may also be able to make a claim yourself under such a scheme for free.

Name: Test Test

Address: 24 Holme Road, Manchester, M20 2UP

Ref Number: 382113826019

Email: rafael+669123871@solidteam.es

Direct line: +447874482198

Engagement Letter — Motor Finance Commission Claim

Dear Sir or Madam,

1. Introduction

- 1.1 Thank you for instructing Consultation Claims Ltd (CCL), a claims management company authorised and regulated by the Financial Conduct Authority (FCA) under FRN: 836626, to act on your behalf in relation to your potential claim (or claims) for compensation (Redress) against such party or parties (the Lender) who may have provided you with a motor finance product or products, in respect of which you may have suffered harm as a result of certain motor finance commission arrangements (the Claim).
- 1.2 References in this letter (the Engagement Letter) to “we” and “us” are to CCL. Where we refer to Redress being received by “you” we mean by you personally, CCL or another person on your behalf. The Engagement Letter, the scope of work as found in the link at 1.4, the Privacy Policy and the Letter of Authority should all be read together and together constitute the entire agreement between the parties. The key terms of these documents are summarised in the Service Summary.
- 1.3 The purpose of this Engagement Letter is to set out the basis and the terms on which CCL will act for you in relation to your Claim. Subject to the terms of this Engagement Letter and as explained in greater detail below:
 - (a) We will act for you on a ‘No Win, No Fee’ basis and receive our Fee as a percentage of any Redress received by you from the Lender (this arrangement is a damages based agreement made pursuant to the Damages-Based Agreements Regulations 2013 (Statutory Instrument 2013/609));
 - (b) If the Agreement is terminated outside of the 14-day “cooling off” period which starts from the date we receive this Engagement Letter signed by you (the Cooling Off Period) you may be liable to pay a reasonable amount for the time we have spent working on the claim (Termination Fees) even if Redress is not received by you (see Section 5 (*Cancellation, termination and when Termination Fees are payable*) for more details).
- 1.4 By agreeing to the terms of the Agreement, you are instructing us, and we are agreeing, to process your Claims. A detailed description of the scope of work can be found here: [Terms of business](#)

2. Our Fees / No Win, No Fee

- 2.1 Our ‘No Win, No Fee’ arrangement means that we will not be entitled to any Fees if your Claim does not result in Redress being received by you (a Win) unless the Agreement has been terminated outside of the Cooling Off Period. If the Agreement has been terminated outside of the Cooling Off Period, then even if you do not receive any Redress you may be required to pay Termination Fees as explained further at Section 7 (Cancellation, termination and when Termination Fees are payable) below. If your Claim is successful and results in any Win (a Successful Claim), we will receive our Fees calculated as: (a) a fixed percentage of the value of all Redress received by you or on your behalf capped at a maximum fee as set out in the table below; plus any VAT applicable to that amount (charged at the prevailing rate at the time).

You will be charged the lower of: (1) “the Percentage of Redress Amount owed to CCL as Fees”, or (2) the “Maximum CCL Fees per Band”, in the table below applicable to the Redress awarded for the Claim.

Band	Redress Amount	Percentage of Redress Amount owed to CCL as Fees	Maximum CCL Fees per Band	Example Redress	Example Fee (Excluding VAT)	Example Fee (Including VAT)
A	£1- £1,499	30%	£420	£500	£150	£180
B	£1,500 - £9,999	28%	£2,500	£1,500	£700	£840
C	£10,000 - £24,999	25%	£5,000	£12,500	£3,125	£3,750
D	£25,000 - £49,999	20%	£7,500	£30,000	£6,000	£7,200
E	£50,000 +	15%	£10,000	£75,000	£10,000	£12,000

The Fees include expenses and any other charges provided for in or imposed under the Agreement but exclude VAT. Note that the amounts shown in the columns Example Redress and the two Example Fee columns are purely illustrative, and any Redress and Fee charged may be different.

- 2.2 The Fees we charge comply with the caps set by the FCA, which regulates our business. The Fees have been set at this level for the following reasons: (a) based on our professional experience, our Fees fairly represent the time which our staff are likely to spend on information gathering, assessing your claim and dealing with the relevant paperwork; (b) there is a risk to us that your Claim will not result in a Win, in which case we will not receive any payment; (c) we may be undertaking work over a long period without payment from you; and (d) we have borne the burden of costs and expenses.
 - 2.3 The fee caps set out above do not apply in the event that any Termination Fees are payable which we address in Section 5 below. Fees in this Section 2 and Termination Fees in Section 5 are inclusive of our expenses and costs.
3. Under what circumstances are Fees zero?

If (a) your Claim is unsuccessful in its entirety meaning that no Redress is received by you (this might (for example) be because the Lender has indicated it will not award any Redress (an Unsuccessful Claim)); and (b) the Agreement has not been terminated (unless it was terminated within the Cooling Off Period, which we explain in more detail at in Section 5 below), then there is no Win and our Fees will be zero.
 4. Payment of Fees
 - 4.1 Upon receiving any Redress on your behalf, we will transfer the Redress (less our Fees plus VAT) to you promptly, together with a settlement breakdown.
 - 4.2 In the event that we do not receive the Redress on your behalf and the Redress is sent directly to you or a person on your behalf, you must inform us immediately and we will promptly issue you with an invoice for our Fees plus VAT.
 - 4.3 Our entitlement to Fees applies even if the Redress which you are awarded is not in the form of a cash settlement. If you currently have debt outstanding with the Lender, the Lender could provide you with Redress by reducing the level of that indebtedness (e.g. reducing the balance of a loan), rather than paying you a cash amount. Our Fees would be calculated as a percentage of the value of the Redress (ie the amount by which your loan balance was reduced) and will, where necessary, need to be paid by you out of your own funds.
 5. Cancellation, termination and when Termination Fees are payable
 - 5.1 You are allowed to cancel the Agreement by notice to us at any time:
 - (a) If cancellation occurs during the period of 14 days beginning on the day when the Agreement is entered into (the Cooling Off Period) we will not charge any Termination Fees.
 - (b) Subject to Section 5.7, if cancellation occurs at any time after the Cooling Off Period but *before* Redress is received by you (directly or by CCL or another party on your behalf), Termination Fees shall become payable by you to us.
 - 5.2 Termination Fees will be reasonable and will be calculated on the basis of the time we have spent working on the Claim up to the point at which you notify us of the termination. Termination Fees will be charged by reference to our standard hourly billable rate of £139.00 (plus VAT, so £166.80 at the prevailing VAT rate). By reference to the facts and circumstances of Claims of this kind, we would typically expect to spend around 2.5 hours on a claim of this type. Typically, in this scenario we would therefore expect customers to pay £347.50 (plus VAT) (i.e. £417.00 at the prevailing VAT rate). You may

have to pay more or less than this estimate depending on the facts and circumstances of your specific Claim and when termination takes place.

- 5.3 If you terminate the Agreement outside of the Cooling Off Period, we will send you an itemised invoice detailing the work we have completed on your behalf and confirming the amount of any Termination Fees.
- 5.4 In the event Termination Fees are unpaid after 21 days from the date of our invoice, you will also be liable for: (a) a £30 administration charge (which will be added to the balance of the Termination Fees); and (b) late payment interest on the Termination Fees, calculated at 8% per annum from the fee payment due date until the total amounts owed by you are received by CCL.
- 5.5 We shall have the right to terminate the Agreement and Termination Fees shall become payable if you breach your obligations contained in Section 6 of this Agreement.
- 5.6 We shall have the right to terminate the Agreement but Termination Fees shall not become payable if: (a) it would be a breach of CCL's legal or regulatory obligations to continue to act for you; or (b) we are of the view that you are unlikely to Win and/or should withdraw the Claim and/or the FOS has made a final determination of the Claim.
- 5.7 Both CCL and you shall have the right to terminate the Agreement and Termination Fees shall not be payable if you have received a Final Response from the Lender and wish to refer the Claim to the FOS but CCL has declined to do so.
- 5.8 In the event that we terminate the Agreement, we shall do so in writing giving you reasonable notice and explaining our reasons for doing so. In the event you wish to terminate the Agreement, you must notify us by emailing enquiries@consultationclaims.co.uk or alternatively you may write to us at Consultation Claims Ltd, First Floor, 8 Princes Parade, Liverpool, L3 1DL.

6. Client obligations

- 6.1 By entering into the Agreement, you confirm the following: (a) you have not instructed another claims management firm or firm of solicitors to bring a Claim for you; (b) you are not currently in a debt management plan or arrears with the Lender; and (c) you have never been declared insolvent either by the way of an individual voluntary arrangement, bankruptcy, debt relief order or a trust deed.
- 6.2 As at the date of entry into the Agreement you agree that you have read and will retain each of the documents referred to in Section 1.2 (above), namely this Engagement Letter (which sets out the basis on which our Fees are payable), the LOA and the Privacy Notice.
- 6.3 As of the date of entry into the Agreement, you also agree:
 - (a) to co-operate with us, and any third parties (including our insurers), in a timely manner and to give full, proper, and truthful information and instructions in relation to the Claim, as and when requested;
 - (b) not to instruct another claims management company or law firm to process the Claim (or a materially similar claim) on your behalf;
 - (c) not to pass any information about the Claim to any other claims management firm or firm of solicitors;
 - (d) provide CCL with all the documentation likely to be needed to pursue your Claim;
 - (e) that we are appointed as your sole representative to log any request(s) with any third party, in relation to our services to you under Section 1.4 of this Engagement Letter;
 - (f) to accept through CCL a reasonable offer of Redress that CCL considers should be accepted;
 - (g) to use your best endeavours to ensure that Redress is paid directly to CCL and not to take any action which would result otherwise;
 - (h) if Redress is paid to you directly by the Lender or received by you 'in kind', you will: (i) notify us immediately; and (ii) pay our Fees at the agreed rate promptly upon receiving our invoice.

7. Additional assistance

- 7.1 The DSAR we obtain on your behalf may suggest to us that you could potentially be owed a refund or other redress for a claim which is not covered by the Agreement. As we consider appropriate, we will

be in touch to inform you of this and discuss next steps.

- 7.2 If the Claim is rejected by both the Lender and FOS, but we believe there are legal grounds to proceed with litigation we will be in touch to inform you of this and discuss next steps beyond the scope of this Agreement. For the avoidance of doubt, we are not by this agreement agreeing to represent you or act for you in respect of any civil litigation in respect of your Claim or at all.

8. Complaints

- 8.1 If you are unhappy with CCL's service at any stage throughout the process, please contact our Customer Service Department: (a) by emailing enquiries@consultationclaims.co.uk; or (b) by telephoning 03330537404.
- 8.2 CCL is subject to the Claims Management Ombudsman.

9. Miscellaneous

- 9.1 If any term or provision of the Agreement is found by a court or other competent authority to be invalid, illegal or unenforceable, such provision shall be deemed to be deleted from the relevant part of the Agreement and the validity and enforceability of the remaining provisions of the Agreement shall continue in full force and effect.
- 9.2 Notwithstanding Section 9.1 above, the parties shall negotiate in good faith in order to agree the terms of a mutually satisfactory provision to be substituted for the provision so found to be void or unenforceable.
- 9.3 Section 5 and Section 10 of this Engagement Letter shall survive any termination of this Agreement.
- 9.4 We reserve the right to amend, modify or vary the terms of this Agreement, provided that any amendment will be communicated to you in writing with at least 10 days' prior written notice. Any amendment under this Section 9.4 shall be made in good faith and shall be reasonable, proportionate and necessary to reflect changes in applicable law or regulation, market conditions or business operations or improves or updates to the services provided.

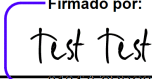
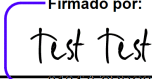
10. Governing law and Jurisdiction

The Agreement and any disputes or claims arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) are governed by and construed in accordance with the laws of, and England and Wales.

11. Important Information

- 11.1 Your obligations to us under this Agreement continue until the earlier of: (a) our confirmation that your Claim has resulted in a Win, you have received Redress and all our Fees (plus VAT) have been paid; or (b) termination by either party and payment of applicable Termination Fees and any other outstanding amounts, if any, in accordance with the terms of this Agreement.
- 11.2 You do not need to use a claims management company to make your Claim to the Lender, and if your complaint is not successful you can refer it to the FOS yourself for free. Subject to the terms of any further or additional Redress Scheme, you may also be able to make such a Claim for free.
- 11.3 In making the Agreement available for signature, CCL have given their agreement to its terms.

This Engagement Letter forms part of the Agreement (together with the LOA and the Privacy Notice), the terms of which are acknowledged and agreed below.

Signed 
 Name 
 31347E9DBC2946B...

Date 28/7/2025

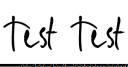
Letter of Authority to Act

Name Test Test
 Current Address 24 Holme Road, Manchester, M20 2UP
 Date of Birth 1997-06-05
 Client Reference 382113826019

1. This authority relates to all accounts and credit agreements I hold (or have previously held) with your firm and supersedes any previous letter of authority you may hold on file from myself. I authorise the extension of this authority to all outstanding claims which you are currently processing on my behalf.
2. Please take this authority as my instruction for you to deal exclusively with Consultation Claims Ltd (CCL) in relation to my complaint against your firm (within the meaning as set out in the Dispute Resolution: Complaints sourcebook of the Financial Conduct Authority (FCA) Handbook (DISP)) in respect of the potential mis-sale of my vehicle finance agreement(s) and any associated motor finance commission payments and such authority shall cover all accounts and agreements I have held with you both past and present.
3. I hereby:
 - 3.1 authorise you to provide CCL with the account numbers in respect of all accounts I hold (or have previously held) with you;
 - 3.2 authorise you to provide CCL with any other information requested by it at any stage (including details of the commission model used upon entry into my vehicle finance agreement(s));
 - 3.3 authorise CCL to make a data subject access request (DSAR) under the UK General Data Protection Regulation and the Data Protection Act 2018 in order to obtain all personal information and documentation you hold about me and my accounts. I expect this to be sent to CCL within 30 calendar days of receiving such request;
 - 3.4 authorise CCL to make a request under section 77 of the Consumer Credit Act 1974 to obtain information such as a copy of my credit agreement and a statement of account details from you. I expect this to be sent to CCL within 30 calendar days of receiving such request; and
 - 3.5 appoint CCL as my sole representative when logging my request(s); and
 - 3.6 confirm that should CCL not receive either (i) the DSAR response within 30 days of request; or; (ii) the complaint outcome within the timelines set by the FCA in DISP; (iii) or a satisfactory complaint outcome, CCL may be instructed to lodge a formal complaint on my behalf with the Financial Ombudsman Service.
4. If you need to contact a third party to progress my request, I hereby also authorise and consent for the third party to provide you and CCL with any information required.
5. Please ensure that all communications and any payments are directed to CCL and they will subsequently be forwarded to me.
6. I remind you of your obligation to comply with the FCA Principles of Business (in particular, Principles 1 and 6, as well as treating all customers fairly).
7. I also confirm that a photocopy or an electronic copy of this Letter of Authority will have the same legal effect as the original.

Important Notice

This Letter of Authority forms part of my Agreement with CCL. It is signed electronically and my intention is that has the same effect as if signed with a pen.

Firmado por:
 Signed 
31347E9DBC2946B...
 Name Test Test

Date 28/7/2025

DOC ID - 5116425.10

Consultation Claims Limited (CCL) registered address is 4 Granville Road, Dorridge, Solihull, B93 8YB. It is a private limited company registered in the UK under Company No. 07958095 and the Information Commissioners Office under Reg No. Z308493X. CCL is authorised and regulated by the Financial Conduct Authority in respect of regulated claims management activity under FRN: 836626.

Certificate Of Completion

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Status: Completed

Subject: You're nearly done – just one quick step.

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Document Pages: 6

Signatures: 2

Certificate Pages: 3

Initials: 0

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Envelope Originator:

Consultation Claims

1st Floor , 8 Princes Parade

Liverpool, Liverpool L3 1DL

info@consultationclaims.co.uk

IP Address: 51.24.38.169

Record Tracking

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Test Test

rafael+669123871@solidteam.es

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Signature

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Signature Adoption: Pre-selected Style

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Timestamp

Sent: 7/28/2025 1:18:38 AM

Viewed: 7/28/2025 1:18:46 AM

Signed: 7/28/2025 1:18:51 AM

Electronic Record and Signature Disclosure:

Accepted: 7/28/2025 1:18:46 AM

ID: 5b9e3e11-fead-454c-acc5-388419316ef4

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

Timestamp

Witness Events

Signature

Timestamp

Notary Events

Signature

Timestamp

Envelope Summary Events

Status

Timestamps

Envelope Sent

Hashed/Encrypted

7/28/2025 1:18:38 AM

Certified Delivered

Security Checked

7/28/2025 1:18:46 AM

Signing Complete

Security Checked

7/28/2025 1:18:51 AM

Completed

Security Checked

7/28/2025 1:18:51 AM

Payment Events

Status

Timestamps

Electronic Record and Signature Disclosure

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Consultation Claims Limited (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Consultation Claims Limited:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: enquiries@consultationclaims.co.uk

To advise Consultation Claims Limited of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at enquiries@consultationclaims.co.uk and in the body of such request you must state:

your previous email address, your new email address. We do not require any other information from you to change your email address

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from Consultation Claims Limited

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to enquiries@consultationclaims.co.uk and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Consultation Claims Limited

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to enquiries@consultationclaims.co.uk and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process.

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Consultation Claims Limited as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Consultation Claims Limited during the course of your relationship with Consultation Claims Limited.