



## Our Terms of Business

1. This document (**'these Terms'**), together with the 'client care' information sheet (**'the Client Care Statement'**) for each matter we work on, forms our entire agreement with you to provide legal services (**'this Agreement'**). It is an important document and should be read carefully. If you are unsure of any part of these Terms you must contact us for clarification before we begin work for you.
2. Unless expressly agree otherwise, these Terms apply to each matter we work on with you. We may change these Terms and conditions from time to time and will notify you of this in writing if we do so.

## About Us

3. We are a private limited company registered in England & Wales with company number 12909329. Our registered office is 1st, 2nd & 3rd Floor Westward House, King Street West, Wigan WN1 1LP.
4. We are a firm of solicitors authorised and regulated by the Solicitors Regulation Authority (**'SRA'**) and our legal services under this Agreement are regulated by the SRA. Our SRA number is 809521. You can find out more about the SRA and view the professional rules which apply to us on the SRA website: [www.sra.org.uk](http://www.sra.org.uk). Please note that owing to our professional duties as solicitors there are some limits on what we can do to help clients achieve their goals. We cannot, for example, break the law, act in a conflict of interest, mislead the Court or act in a manner deemed 'unethical' by our regulator.
5. We are not authorised by the Financial Conduct Authority. However, solicitors can provide certain financial services incidental to their legal work while regulated by the SRA. We carry out regulated financial services activities when advising on, and representing clients in relation to, tenancy debt claims. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the SRA and the Legal Ombudsman: [www.legalombudsman.org.uk](http://www.legalombudsman.org.uk).

## Your Responsibilities

6. You agree to:
  - 6.1 Comply with these Terms.
  - 6.2 Provide us with information relating to your matter in a timely, clear, and accurate manner. Information provided to us must not be false or misleading. We will not generally verify the information provided unless you expressly ask us to do so.
  - 6.3 Tell us straight away of any change in your contact details.
  - 6.4 Pay all our bills and other charges in accordance with these Terms.
  - 6.5 Not ask us to do anything which would breach our legal, professional, or regulatory duties.
  - 6.6 Give us authority to act on your behalf in connection with your legal matter, including incurring expenses on your behalf and instructing other professional advisers or similar.

## Communicating with you and Business Hours

7. Most clients prefer to use email for written communications, even though email may not be secure. You consent to us corresponding with you by email and relying upon communications coming from your email account unless you tell us otherwise in writing.
8. We take reasonable steps to minimise the risk of our email or computer systems carrying a virus or similar harmful items. You agree to also take reasonable steps to properly secure your communications with us and protect the email and computer systems used for your matter. This is important to protect your rights and funds. You can learn more about staying safe and secure online via the National Cyber Security Centre's Cyber Essentials page:  
<https://www.cyberessentials.ncsc.gov.uk>.
9. We will not accept any instructions from you to alter your banking details if received by email. We reserve the right to take the time to confirm such instructions with you personally by telephone and by other reasonable means before acting on such instructions. Similarly, you agree not to rely upon



any change of bank details notified to you in relation to our firm including by email even if it appears to come from our firm. Fraudsters can convincingly impersonate email accounts. If you receive any such email purportedly from us or any other suspicious looking communication which appears to be from us, please call us on a known number to speak to us immediately. We will not be liable for any losses or damage resulting from funds being sent to an incorrect account or for the interception of payments made in the normal manner.

10. We are normally open between 9:00 AM and 5:00 PM Monday to Friday, except for Wednesdays and bank holidays. While our staff may sometimes respond to communications and work outside of our normal office hours this is entirely at our discretion, and we would ask you to respect that there will be times when we are not available.
11. If you are an organisation of some form rather than an individual, we will generally take instructions from the individual from whom we received the initial instructions. We reserve the right to insist upon sight of a formal resolution by the client organisation as to whom shall instruct us in the future in the event of potentially conflicting instructions from different individuals connected to a client organisation and any question as to from whom we should take instructions.
12. As a firm we wish to support and promote equality and diversity. If it would assist you for our services to be delivered in a different way, please do not hesitate to let us know and we will investigate how we can assist.

### Our Charges

13. You are liable to pay our charges including fees for our time spent and disbursements. Our method of charging is based upon a fixed fee, which is detailed in the Client Care Statement.
14. We reserve the right to vary our fixed fees, for example at the start of a new year. We will give you advance notice of any proposed change. If we feel it is necessary to vary our usual fixed fee due to the nature of your instructions changing (such as in respect of the urgency of the matter) we will notify you of this and agree an appropriate alternative fixed fee with you.
15. The cost of our services is subject to VAT, which is outlined in the Client Care Statement.
16. Unless expressly stated otherwise within the Client Care Statement, if we agree to work with you on a fixed fee basis and your instructions are terminated (either by you or because we have grounds to terminate under these Terms) we reserve the right to charge you the full fixed fee. At our absolute discretion, we may alternatively agree to reduce our fee to a sum equivalent to what our charges would have been for the work undertaken on a time spent basis applying our standard hourly rates.
17. We require payment of the full fixed fee prior to beginning work on your matter.
18. We may as your agent ask others to work on your behalf and you will be responsible for their fees as incurred 'disbursements'. Disbursements are costs related to your matter that need to be paid to other people directly by you.

### Our Bills

19. If you are receiving or anticipate receiving assistance with funding from a third party in connection with your legal matter, you nonetheless remain liable for the payment of our charges in accordance with these Terms. This includes where you are seeking to claim back part or all our costs from an opponent in litigation.
20. Should we become liable for further expenses incurred on your behalf after sending you our final bill we reserve the right to raise a further bill for these costs.
21. It is a condition of these instructions that you agree to receive a bill or receipted invoice via electronic means, such as email.



22. If we are instructed by more than one person, then the obligation to pay our bills will be joint and several (otherwise the rights and obligations shall be several).

### **Limitation of Liability and Professional Indemnity Insurance**

23. You agree to the limits on our liability set out in these Terms and that these are reasonable in all the circumstances.
24. For the avoidance of doubt, nothing in these Terms seeks to exclude or limit our liability in respect of our liabilities which cannot lawfully be excluded or limited, such as in respect of death, personal injury, fraud, or fraudulent misrepresentation. The following terms should therefore be read subject to this.
25. We will not be liable for any special, indirect, or consequential loss or damage of any kind (whether foreseeable or known or not) including loss of profit, revenue, income, business, opportunity, goodwill or similar economic loss or damage.
26. We shall not be liable to you for any loss or damage arising because of 'force majeure' (that is, if we are unable to perform any of our services as because of a cause beyond our reasonable control).
27. We will not be liable for any loss or damage of any kind arising because of complying with our legal and regulatory duties, such as delays or disclosures arising in the context of compliance with anti-money laundering legislation.
28. We will not be liable for any services or product provided by any third party even if instructed by us on your behalf or utilised by us in the provision of our services to you.
29. We will not be liable to anyone who is not our client in respect of professional negligence. these Terms confer no rights on any third parties. The Contracts (Rights of Third Parties) Act 1999 shall not apply.
30. We may from time to time agree with you a liability cap for any given matter. This will ordinarily be agreed in the Client Care Statement before beginning work on the relevant matter. We will not cap our liability below the minimum amount of the professional indemnity insurance cover solicitors must have in place to insure against mistakes, currently £3 million. Where a liability cap is agreed, it will apply to our aggregate liability to both you and to any other client for whom we are instructed in that matter. The cap will apply whether the liability arose by reason of negligence, breach of contract, breach of statutory duty or otherwise and whatever the type of loss or damage arising (subject to the limits on our abilities to lawfully exclude and limit liability as detailed above).
31. Services are provided by our lawyers for and on behalf of our law firm. You agree not to bring any claim against any of our staff including principals (i.e., partners / members / directors) in connection with any loss or damage suffered in connection with our services. Please note that this does not restrict your rights to compensation in appropriate cases from our insurers or from us as a law firm.
32. We will only provide advice on matters within the scope of our instructions. We appreciate that this places limits on how we can help but it is important that we do not stray into areas beyond our expertise. Please note therefore that (unless explicitly stated otherwise within the Client Care Statement) tax advice, advice on the law of jurisdictions outside of England & Wales and financial, accounting, and commercial advice is outside the scope of our instructions. This means that we will not provide you with any advice on these matters or any other matters outside of the scope of this Agreement with you. We will not take account of any goals sought in respect of matters outside the scope of this Agreement with you even if a relevant issue arises during our work together. You may therefore wish to seek separate specialist advice if you would like assistance with matters outside of the scope of our work together.

### **Terminating Instructions**

33. You may terminate your instructions to us at any time by telling us in writing. We may also bring our instructions to an end at any time, if we have reasonable grounds to do so, by informing you in writing. We will give you reasonable notice of our intention to stop working with you. Examples of when we may bring our instructions to an end include a breach by you of your obligations under this



Agreement, such as to give us timely instructions or to pay our charges or requests for payment on account on time. Other examples include where the solicitor client relationship of trust and confidence has broken down, where we discover a conflict of interest, where to proceed would otherwise be contrary to legal or regulatory duties, where the risk profile for your case significantly changed or if you experience an insolvency event.

34. When instructions are terminated you will be liable for our charges including fees for time spent, disbursements and tax incurred (or which it will be necessary to incur) up to the point of termination being notified. We also reserve the right to charge you for any costs incurred after notice of termination if we need to transfer your file to another adviser or remove ourselves from the Court record.
35. Subject to any applicable data protection rights which may apply, we are entitled to withhold our full file of papers until any charges owed to us have been paid. We retain all intellectual property rights in the advice which we provide and the documents which we prepare but permit you to make use of such work for the purposes of your matter only.
36. In some circumstances a 'consumer' client (but not a business or an individual instructing us in a business capacity) may have a right in law to cancel this Agreement without becoming liable for our fees. Such rights may arise if we take instructions from you outside of our offices or at a distance. If the cancellation rights apply, then we reserve the right to not start work on your matter until 14 days from the date of entering into this Agreement. i.e., until after the 'cooling off' period has passed. If you do not wish to wait this long, then you can instruct us to proceed within the cooling off period, but you will then be liable from that point for our fees whether you wish to cancel within 14 days or not. Full instructions on how to exercise your right to cancel is included as an annex to the Client Care Statement.

### Client Protection

37. As a firm of solicitors, we are required to maintain professional indemnity insurance up to a certain limit to protect clients (subject to the terms of the policy) in the unlikely event of a mistake being made in a case. If you feel that we have made a mistake in your case and that you have or will suffer loss or damage as a result you must inform us straight away. Contact details and details of the territorial coverage for our professional indemnity insurers are available upon request from the individual handling your case.
38. Working with a solicitor may also provide protection to a client in certain circumstances if a solicitor fails to pay money owed to the client or is dishonest resulting in a loss to the client. Obviously, we do not anticipate any such problems arising in your matter but if you would like to learn more about the SRA Compensation Fund you can do so on the SRA website:

[www.sra.org.uk/consumers/consumers.page](http://www.sra.org.uk/consumers/consumers.page).

### Complaints and Other Concerns

39. We hope that you are happy with the service we provide. If at any stage, you have concerns or wish to make a complaint please tell the person handling your matter straight away about the nature of your concern. If you do not feel comfortable speaking with the individual handling your matter, then you can contact our complaints partner directly (see the Client Care Statement for details). If the person handling your matter cannot promptly resolve your concerns, then it will be dealt with as a formal complaint under our complaints policy (ask our complaints partner for a copy of this policy). This process involves an investigation of the concerns by an independent law firm. We will then write to you within 8 weeks setting out our final response to the complaint and how you can pursue your concerns further if you do not agree with our proposed resolution / outcome.
40. Individual consumers and smaller organisations may be entitled to complain to the Legal Ombudsman about our service if they remain dissatisfied. The Ombudsman would generally expect clients to follow a firm's internal complaints procedure first, however. Complaints to the Ombudsman should normally be made within six months of receiving our final response to your complaint and no more than 6 years from the date of when the problem arose (or if you were not initially aware of the



problem, within 3 years of when you should reasonably have known that there was cause for complaint). You can find further information about the Ombudsman on the website:

[www.legalombudsman.org.uk](http://www.legalombudsman.org.uk).

41. You can write to the Ombudsman at Legal Ombudsman, PO Box 6806, Wolverhampton, WV1 9WJ or by email on [enquiries@legalombudsman.org.uk](mailto:enquiries@legalombudsman.org.uk) or call 0300 555 0333.
42. Alternative complaints / dispute resolution bodies do also exist (such as Ombudsman Services, ProMediate and Small Claims Mediation) which are competent to deal with complaints about legal services if we both agree to use such a scheme. If we agree to use such a scheme, we will inform you when notifying you of our final response to your complaint.
43. Please note that the Legal Ombudsman is there to deal with concerns about the level of service which a client has received. Where there are more serious concerns that a solicitor or solicitor's firm have been involved in professional misconduct then reports can also be made to the SRA, the regulator of solicitors and solicitor firms. This could be for quite unusual and serious acts of misconduct such as dishonesty, taking or losing your money or treating you unfairly because of your age, a disability or other characteristic. Obviously, we do not anticipate any such problems arising and would ask that you notify the complaints partner straight away if you have any such concerns.

### Confidentiality and Protecting Data Rights

44. We will collect information about individual clients and organisation clients' staff and keep this on our computers, in our email, in cloud storage and on paper for a certain period. The main reasons for this are to:
  - 44.1 Deliver the legal services we have agreed in contract to provide to you. For example, we may use your information to write letters on your behalf or prepare legal documents to help you with your matter.
  - 44.2 Comply with the law. For example, as solicitors we must perform 'conflicts of interest' checks for new cases against a list of current and former clients. We also have a legal duty to report suspicious activity to the National Crime Agency ('NCA') if we suspect money laundering.
45. In some cases, we may hold more 'sensitive' information about an individual such as about health. This may be necessary to pursue your legal matter. We are permitted to use such information to provide legal advice to you or in connection with equality legislation.
46. You can withdraw consent to your information being used in a particular way, but this may limit what more we can do for you (if anything).
47. As a client we may in the future send you a newsletter or similar and find that most clients find this helpful. We rely upon the 'legitimate interest' we have in maintaining contact with former clients to do this in data protection law and your agreement for the purposes of the Privacy & Electronic Communications Regulations (which can be implied under these Regulations). However, we will never share your information with third parties to market to you and will not contact you about non-legal services. If you already know that you do not want to receive these messages, then you can opt out now by emailing us via our website.
48. Your information may be kept on computer servers within the European Union. If at any point information is stored on computer servers outside of the EU, we will have selected countries which are either approved for this purpose (under Article 45 of the General Data Protection Regulation or 'GDPR') or are located where we are happy that the safeguards in place in that country to protect your information are appropriate (under Article 45 of the GDPR).
49. We do not use your personal information to make 'automated decisions' which affect you.
50. We will not share your information with third parties unless this is part of the work on your legal matter. For example, lawyers frequently may need to send certain information about clients to other lawyers working on the matter, to Court or to government bodies. In rare circumstances we



sometimes need to make reports of suspicious activity to the NCA. We do also work with some trusted contractors or consultants who may have access to your information such as service providers or copiers. All contractors have a contract with us which requires that your information be accessed appropriately and kept confidential (among other GDPR requirements). Similarly, we may occasionally need to share client matter information with our professional indemnity insurers and their advisers. If you instruct us jointly with another client, then it will be necessary to share certain information relevant to you with the corresponding joint client to fulfil your instructions to us.

51. While we reserve the right to destroy non-original material at any time after the conclusion of your matter, we generally retain files for a period of 6 years after conclusion of the case and then destroy them thereafter. At the end of a case original documents will be returned to you but if we both agree we may retain certain originals for longer than this time. We will also always keep a small amount of information after file closure to do conflicts of interest searches in the future to comply with our professional duties.
52. We do normally have a right to payment of any outstanding costs before releasing a whole file to you, but individuals may arguably have a separate right under the GDPR to access certain 'personal data' without charge. This may include having it in a particular electronic format ('portable' format).
53. Our general contact details are set out in our covering letter and the contact details for our information officer can be found on our website. Contact this individual if you want to exercise one of your data protection 'rights' and if you:
  - 53.1 Wish to complain about how your personal data is being used.
  - 53.2 Wish to request that our records about your personal information be corrected or deleted.
54. While we are regulated as a firm of solicitors by the SRA, if you have a complaint about how your personal information is being used which we have not been able to address you may also be able to make a complaint to the Information Commissioner's Office ('ICO') directly. You can learn more about the ICO and personal data rights at: [www.ico.org.uk](http://www.ico.org.uk).

### Anti-money Laundering and Financial Crime Procedures

55. As a firm of solicitors, we must comply with different legal and regulatory requirements aimed at preventing crime. You agree to co-operate with us to verify your identity, your business structure (if applicable), organisation history (if applicable) and sources of income and other matters relevant to discharging our legal and professional duties in this respect. We are grateful to our clients for their understanding and patience while we discharge our professional duties.
56. In appropriate cases we may need to report information about you or your matter to the NCA and in such an event we would be prevented by law from informing you of this fact. We therefore must reserve the right to halt progress of your case pending compliance with our professional duties without any further notice or explanation to you.

### Severability

57. If any provision or provisions of this Agreement including these Terms is / are found to be unlawful, void or otherwise unenforceable then it is agreed that the remainder of this Agreement including these Terms shall remain valid and enforceable.

### Governing Jurisdiction

58. This Agreement, including these Terms, shall be governed by and construed in accordance with the law of England and Wales. It is agreed that the Courts of England and Wales shall have exclusive jurisdiction over any dispute or controversy arising from this Agreement and these Terms.