



## Terms of business

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## **1 Our contract with you**

- 1.1 These **Terms of Business** (as updated from time to time) apply to all work we do on your behalf. It is an important document—please read and keep it in a safe place for future reference.
- 1.2 Each time you instruct us on a new matter we will send you a letter confirming your instructions and setting out the scope of the work we will carry out for you, our fees and individual contact details. This is called the **engagement letter**. These Terms of Business should be read together with the engagement letter—together they form the contract between us.
- 1.3 If there is any inconsistency between our Terms of Business and the engagement letter, the engagement letter will take priority.
- 1.4 Your continuing instructions in this matter will amount to your acceptance of these Terms of Business.
- 1.5 Unless otherwise agreed, these Terms of Business will apply to all future instructions you give us on this or any other matter.
- 1.6 These Terms of Business are subject to change from time to time and are updated on our website at [www.kplsolicitors.com](http://www.kplsolicitors.com)
- 1.7 This contract and any dispute or claim arising out of, or in connection with, it, its subject matter or formation (including non-contractual disputes or claims) shall be governed by, and construed in accordance with, the laws of England and Wales.

## **2 About us**

- 2.1 KPL Solicitors Limited trading as KPL Solicitors is a company incorporated in England and Wales with registered number 12180415. Its registered office is at 9 Hatch Lane, London, E4 6LP. Bozena Kuplinska is a sole director of KPL Solicitors Limited.
- 2.2 You can find details of the postal address, fax number, telephone number and email address of our office on our website at [www.kplsolicitors.com](http://www.kplsolicitors.com)
- 2.3 KPL Solicitors is authorised and regulated by the Solicitors Regulation Authority (SRA), The Cube, 199 Wharfside Street, Birmingham, B1 1RN. The SRA is the independent regulatory arm of the Law Society of England and Wales, our professional body. KPL Solicitors, our solicitors, Registered European Lawyers and Registered Foreign lawyers are governed by Codes of Conduct and other professional rules, which you can access on the SRA's website at [www.sra.org.uk](http://www.sra.org.uk) or by calling 0370 606 2555. Our SRA authorisation number is 662828. All services provided by KPL Solicitors are regulated by the SRA.
- 2.4 We are registered for VAT purposes. Our VAT registration number is 250 1764 29.
- 2.5 Where we say 'we', 'us' or 'our' in these Terms of Business, we mean KPL Solicitors.

## **3 About you**

Where we say 'you' or 'your' in these Terms of Business, we mean the client identified in the engagement letter and anyone authorised to give instructions on that client's behalf.

#### 4 Our responsibilities and your responsibilities

What you can expect of us	What we expect of you
<p>Treat you fairly and with respect</p> <p>Communicate with you in plain language</p> <p>Review your matter regularly</p> <p>Advise you of any changes in the law that affect your matter</p> <p>Advise you of any reasonably foreseeable circumstances and risks that could affect the outcome of your matter</p>	<p>Provide documents when we ask for them and respond promptly when we ask for instructions or information</p> <p>Notify us if your contact details change</p> <p>Tell us immediately if your expectations change or if you are not sure you understand what we have discussed</p> <p>Inform us of any time limits or objectives that might not be obvious to us</p> <p>Notify us immediately if you receive any email or other communication purporting to be from the firm stating that we have changed our bank details or payment arrangements.</p> <p>Let us know about any other changes that may affect the way we deal with your matter including any changes that may affect your tax status in any jurisdiction</p>

#### 5 Scope of our legal services

- 5.1 The scope of the services we will provide is set out in the engagement letter.
- 5.2 We will provide legal advice and services to you with reasonable care and skill. However, the nature of many types of legal work means that it is not possible to guarantee a particular outcome.
- 5.3 Unless otherwise agreed in writing, we will advise only on English law and to the extent that it has any bearing on English law.
- 5.4 We will not advise on surveying, valuation, commercial viability, trading or marketability issues. We only advise on tax when we have expressly agreed in writing to do so. Except as described at section 14 (**Financial services**), we do not provide financial services or advice.
- 5.5 If you ask us to obtain advice from another law firm, that firm will be responsible for the service and advice they provide.
- 5.6 Unless otherwise agreed in writing, our advice and any documents we prepare:
- 5.6.1 are for use only in connection with the specific matter on which we are instructed, can only be relied on by you; and
  - 5.6.2 reflect the law in force at the relevant time.

## **6 Service standards**

- 6.1 We are normally open between 9.00 am and 5.00 pm from Monday to Friday. We may be able to arrange appointments outside of these hours, in cases of emergency. We are closed on all bank holidays.
- 6.2 We will update you by telephone or in writing (including by email) with progress on your matter regularly and explain to you the legal work required as your matter progresses.
- 6.3 We will update you at appropriate intervals on the likely timescale for each stage of your matter and any important changes in those estimates. Whenever there is a material change in circumstances associated with your matter, we will update you on whether the likely outcomes still justify the likely costs and risks.
- 6.4 We will update you on the cost of your matter at the intervals set out in the engagement letter. If appropriate, we will continue to review whether there are alternative methods by which your matter can be funded.
- 6.5 We are committed to acting in a way that encourages equality, diversity and inclusion in all our dealings with clients, third parties and employees. Please contact us if you would like a copy of our equality and diversity policy.

## **7 Our liability to you**

- 7.1 Your contract is solely with KPL Solicitors Limited, which has sole legal liability for the work done for you and for any act or omission in the course of that work. No representative, director, officer, employee, agent or consultant of KPL Solicitors, will have any personal legal liability for any loss or claim.
- 7.2 Unless explicitly agreed otherwise, in writing:
- 7.2.1 we do not owe, nor do we accept, any duty to any person other than you; and
- 7.2.2 we do not accept any liability or responsibility for any consequences arising from reliance upon our advice by any person other than you.
- 7.3 We are not responsible for any failure to advise or comment on matters falling outside the scope of our instructions, as set out in these Terms of Business and the engagement letter.
- 7.4 Our maximum liability to you (or any other party we have agreed may rely on our services) in relation to any single matter or any group of connected matters which may be aggregated by our insurers will be £3,000,000 including interest and costs unless we expressly state a different figure in the engagement letter.
- 7.5 We will not be liable for:
- 7.5.1 losses that were not foreseeable to you and us when this contract was formed;
- 7.5.2 losses not caused by any breach on the part of the firm; and

7.5.3 business losses, including losses sustained by any individual not acting for purposes of their trade, business, craft or profession.

7.6 Nothing in these Terms of Business shall exclude or restrict our liability in respect of:

7.6.1 death or personal injury caused by our negligence;

7.6.2 fraud or fraudulent misrepresentation;

7.6.3 any losses caused by wilful misconduct or dishonesty

7.6.4 any other losses which cannot be excluded or limited by applicable law;

## **7.7 Assignment and third party rights**

7.7.1 No person other than a contracting party may enforce any provisions of our engagement by virtue of the Contracts (Rights of Third Parties) Act 1999. Nothing in that engagement shall confer on any third party any benefit or the right to enforce any term of it.

7.7.2 We may assign the benefit and burden of our agreement with you to any firm or corporate entity which carries on all, or substantially all, of the business of the firm in succession to us.

7.7.3 Subject to paragraph 7.7.2 neither you nor we have the right to assign the benefit or burden of the agreement between us without the written consent of the other.

## **7.8 Conflict of interest**

Solicitors must endeavour to avoid situations of conflict and ensure that a client's interests are not compromised. By way of example, solicitors may not normally act on both sides of a transaction and only then, subject to strict guidelines.

We will advise you if we become aware that an issue of conflict exists. If you should be concerned about such an issue then please immediately refer your concern the fee earner attending to your case. We assure you that we will always act independently and in your best interests as our client.

In conveyancing cases please note that we may be asked to act for you as a buyer and for your lender. We have a duty to both and those duties could possibly conflict in limited circumstances and exceptionally this could lead to us being unable to continue acting for either party.

Anti - Money Laundering Regulations can also give rise to matters of conflict and leads to us being unable to continue acting in some exceptional circumstances.

If we become aware of a conflict of interest which prevents us from continuing to act for you, we shall inform you immediately and we shall assist you in finding new legal advisers and provide effective transfer of the relevant matter to your new legal advisers. You agree to pay our costs to date of any such transfer in accordance with these terms.

7.9 Please ask if you would like us to explain any of the terms above.

## **8 Our charges and billing**

- 8.1 You are liable to pay legal costs as set out in the engagement letter, which also states the arrangements for billing. We will usually discuss this with you at the outset of your matter.
- 8.2 We will review our hourly rates on a periodic basis. This is usually done annually each April. We will give you advance notice of any change to our hourly rates.
- 8.3 We may deliver our bills to you electronically. Please let us know if you have any particular requirements for the delivery of our bills.
- 8.4 Our bills become due for payment immediately after you receive them unless otherwise agreed.
- 8.5 Please inform us if you would like a third party to be responsible for paying our bills or any part of them. We must approve this in advance and we will need the party's name, contact details and any other information or identification documents we request. It is your responsibility to pay our bills even if someone else has agreed to pay some or all of them and our bills will still be addressed to you. If someone else does pay some of our bills, you are responsible for paying the rest.
- 8.6 We may charge interest on overdue bills on a daily basis at a rate equivalent to that awarded by the High Court on judgment debts on all invoices which remain unpaid after 30 days. In the event of any invoice remaining unpaid after such period, interest will be charged from the date of the invoice compounded at monthly intervals thereafter.
- 8.7 We may cease acting for you if an interim bill remains unpaid after 30 days or if our reasonable request of a payment on account of costs is not met.
- 8.8 You have the right to challenge or complain about our bill. Please see the section 16 (**Complaints**) for details of how to complain about our bill.
- 8.9 You have the right to challenge our bill by applying to the court to assess the bill under the Solicitors Act 1974. The usual time limit for applying to the court for an assessment is one month from the date of delivery of the bill.

## **9 Confidentiality**

- 9.1 We will keep your information confidential, unless:
- 9.1.1 you consent to the disclosure of that information;
  - 9.1.2 disclosure of the information is required or permitted by law; or
  - 9.1.3 these Terms of Business state otherwise.
- 9.2 Examples of organisations we may be required to disclose your information to include:
- 9.2.1 the National Crime Agency;
  - 9.2.2 domestic and international tax authorities;

regulatory authorities.

- 9.3 Unless you instruct us otherwise, email will be our default method of communication. We deploy a range of information security measures, but we cannot guarantee the security of information or documents sent by email. If you do not wish us to communicate information by email, please let us know.
- 9.4 Sometimes we ask other companies or people to carry out typing and photocopying on our files to help us deliver efficient, cost effective legal services. We ensure all outsourcing providers operate under service agreements that are consistent with our legal and professional obligations, including in relation to confidentiality. For information on outsourcing in relation to your personal data, see the attached Privacy policy.
- 9.5 External organisations such as the Information Commissioner's Office or Lexcel auditor and the SRA may conduct audit or quality checks on our practice from time to time. They may wish to audit or quality check your file and related papers for this purpose. We will require that these external organisations maintain confidentiality in relation to any files and papers which are audited or quality checked.
- 9.6 Your files may also be reviewed in a due diligence exercise relating to the sale or transfer of all or part of our business, the acquisition of another business by us or the acquisition of new business. If you do not wish your file to be used in this way, please let us know as soon as possible.
- 9.7 Your matter may involve court proceedings. All solicitors have a professional duty to uphold the rule of law and the proper administration of justice. We must comply with our duties to the court, even where this conflicts with our obligations to you

## **10 Privacy and data protection**

- 10.1 We use your personal data primarily to provide legal services to you, but also for related purposes such as administration, billing and record keeping and to inform you of our services and events that we think may be of interest to you.
- 10.2 Our use of your personal data is subject to your instructions, the General Data Protection Regulation (GDPR), other relevant UK and EU legislation and our professional duty of confidentiality.
- 10.3 We take your privacy very seriously. Please read the attached Privacy policy carefully as it contains important information on how and why we collect, process and store your personal data. It also explains your rights in relation to your personal data. The Privacy policy is also available on our website at [www.kplsolicitors.com](http://www.kplsolicitors.com)
- 10.4 We may record telephone calls and monitor emails for training, regulatory and compliance purposes.
- 10.5 We use third party service providers (including 'cloud' service providers) to help us deliver efficient, cost effective legal services. This may include document/information hosting, sharing, transfer, analysis, processing or storage. We ensure all third party service providers operate under service agreements that are consistent with our legal and professional obligations, including in relation to confidentiality, privacy and data protection. If you instruct us to use an

alternative provider for storing, sharing or exchanging documents/information, we are not responsible for the security of the data or the provider's security standards.

10.6 We may use your personal data to send you updates (by email, text, telephone or post) about legal developments that might be of interest to you and/or information about our services, including exclusive offers, promotions or new services. You have the right to opt out of receiving promotional communications at any time, by:

10.6.1 contacting us by sending email to [info@kplsolicitors.com](mailto:info@kplsolicitors.com)

10.6.2 using the 'unsubscribe' link in emails or 'STOP' number in texts;

## **11 Banking and related matters**

### **11.1 Our client account**

Unless agreed otherwise, we hold client money in various accounts with UK banks which are regulated by the Financial Conduct Authority (FCA).

### **11.2 Changes to our bank details**

We will never tell you of changes to important business information, such as bank account details, by email. Please notify us immediately if you receive any email or other communication purporting to be from the firm stating that we have changed our bank details or payment arrangements.

### **11.3 Payment of interest**

11.3.1 We will pay a fair sum of interest to clients or third parties on client money we hold on their behalf.

11.3.2 We will not pay interest:

- (a) on money we are instructed to hold outside a client account in a manner that does not attract interest, eg cash held in our safe;
- (b) where the amount of interest is less than £20;
- (c) where we agree otherwise, in writing, with the client or third party for whom the money is held

11.3.3 Please ask us if you would like to see our written payment of interest policy.

### **11.4 Bank failure and the Financial Services Compensation Scheme**

11.4.1 We are not liable for any losses you suffer as a result of any bank in which we hold client money being unable to repay depositors in full. You may, however, be protected by the Financial Services Compensation Scheme (FSCS).

11.4.2 The FSCS is the UK's statutory fund of last resort for customers of banking institutions. The FSCS can pay compensation up to £85,000 if a banking institution is unable, or likely to be unable, to pay claims against it.

- 11.4.3 The limit is £85,000 per banking institution. If you hold other personal money in the same banking institution as our client account, the limit remains £85,000 in total. Some banking institutions have several brands. The compensation limit is £85,000 per institution, not per brand.
- 11.4.4 The FSCS also provides up to £1m of short-term protection for certain high balances, eg relating to property transactions, inheritance, divorce or dissolution of a civil partnership, unfair dismissal, redundancy, and personal injury compensation (there is no financial limit on protection for personal injury compensation). This is called the temporary high balance scheme and, if it applies, protection lasts for a maximum of six months.
- 11.4.5 The FSCS (including the temporary high balance scheme) will apply to qualifying balances held in our client account. In the unlikely event of a deposit-taking institution failure, we will presume (unless we hear from you in writing to the contrary) we have your consent to disclose necessary client details to the FSCS.
- 11.4.6 More information about the FSCS can be found at <https://www.fscs.org.uk>.

## **11.5 Receiving and paying funds**

- 11.5.1 Our policy is not to accept cash from clients. If you try to avoid this policy by depositing cash directly with our bank, we may decide to charge you for any additional checks we decide are necessary to prove the source of the funds and this could also cause delays.
- 11.5.2 If we receive money in relation to your matter from an unexpected source, there may be a delay in your matter and we may decide to charge you for any additional checks we decide are necessary.
- 11.5.3 Where we have to pay money to you, it will be paid by cheque or bank transfer. It will not be paid in cash or to a third party.

## **12 Prevention of money laundering and terrorist financing**

- 12.1 To comply with anti-money laundering and counterterrorist financing requirements, we are likely to ask you for proof of your identity and may conduct searches or enquiries for this purpose. We may also be required to identify and verify the identity of other persons such as directors or beneficial owners. If you or they do not provide us with the required information promptly, your matter may be delayed.
- 12.2 You agree that we may make checks using online electronic verification systems or other databases as we may decide. In addition if you are either a new client, or an existing client who has not previously supplied information, or an existing client where the information was supplied to us more than 6 months ago, you must supply a photocopy of both of the following; one item from List A and one item from List B.

### **List A – Proof of Identity:**

- 12.2.1 Current fully signed Passport
- 12.2.2 Current UK Photocard Driving Licence

## List B - Address Verification

12.2.3 A bill for the supply of electricity, gas, water or telephone services (provided it is fewer than three (3) months old). Mobile phone bills are not acceptable.

12.2.4 Council Tax bill (provided it is fewer than three (3) months old)

12.2.5 Recent mortgage statement

12.2.6 Recent bank statement (provided it is fewer than three (3) months old)

### Bodies Corporate:

If you are a new or existing body corporate client not listed on a regulated market who has not previously supplied information, we will require the following:

12.2.7 Company/organisation full name;

12.2.8 Company or other registration number;

12.2.9 Company UTR/VAT number;

12.2.10 Registered address and, if different, principal place of business address;

12.2.11 Articles of association or other governing documents;

12.2.12 Names of the Board of Directors or members of your management body and its senior management;

12.2.13 Documentation in accordance with lists A and B above for the officer of the corporate body giving us the instructions on behalf of the client together with written confirmation from that corporate body that the officer is authorised to act on its behalf

12.2.14 Written confirmation of any individual who controls the management board of the corporate body or who owns or controls more than 25% of its share or voting rights.

12.3 You must not send us any money until we have told you that these checks have been completed.

12.4 Please note that if you are a **non UK resident** we require one proof of identity and TWO forms of proof of address, certified by a Notary Public bearing the notarised seal. Once we have received your identification we will attempt to obtain electronic verification using the ID documents provided. If we are unable to obtain a satisfactory result, we will contact you to outline our further requirements.

12.5 We may ask you to confirm the source of any money you have sent us or will send us. If you do not provide us with that information promptly, your matter may be delayed.

12.6 Any personal data we receive from you for the purpose of preventing money laundering or terrorist financing will be used only for that purpose or:

12.6.1 with your consent, or

12.6.2 as permitted by or under another enactment.

- 12.7 We are professionally and legally obliged to keep your affairs confidential. However, we may be required by law to make a disclosure to the National Crime Agency where we know or suspect that a transaction may involve money laundering or terrorist financing. If we make a disclosure in relation to your matter, we may not be able to tell you that a disclosure has been made. We may have to stop working on your matter for a period of time and may not be able to tell you why.
- 12.8 Subject to section 7 (**'Our liability to you'**), we shall not be liable for any loss arising from or connected with our compliance with any statutory obligation which we may have, or reasonable belief we may have, to report matters to the relevant authorities under the provisions of the money laundering and/or terrorist financing legislation.
- 12.9 The Money Laundering Regulations and the provisions of the Proceeds of Crime Act 2002 ("POCA") impose on us a duty to report to relevant authorities any facts which give rise to a suspicion that you may be involved, directly or indirectly, in handling the proceeds of a crime. This duty to report expressly overrides our duty of confidentiality to our clients. If we report a matter there follows a period of time in which we are not permitted to take any further action on your behalf. If we report a matter we are not permitted to alert you to that fact.
- 12.10 You represent to us and continue to represent to us throughout our engagement (and we are entitled to and do rely on the representation) that you know of no matter upon which you might ask us to advise which facilitates money laundering. We will treat your acceptance (whether express or implied) of these terms of business as such a representation.
- 12.11 We will be entitled to charge you for the time spent by us in discharging our duties under the Money Laundering Regulations, and for any disbursements incurred by us in that connection.

#### **12.12 Mortgage Fraud**

If we are instructed on your purchase and we are also acting for your proposed lender, we have a duty to fully reveal to your lender all relevant facts about the purchase and the mortgage. This includes any differences between your mortgage application and information we receive during the transaction; any cash back payments or discount schemes that a seller is giving to you.

### **13 Foreign Account Tax Compliance Act**

- 13.1 Unless expressly indicated in the engagement letter, we will not advise in relation to US or UK reporting obligations as a result of the US Foreign Account Tax Compliance Act (FATCA). We may, however, ask you to confirm your reporting status, for instance by requesting your Global Intermediary Identification Number (GIIN).
- 13.2 To comply with the law, we may have to share some of your information, including your FATCA status and, if applicable, your GIIN with financial institutions. It is vital that we keep your information current at all times. You are responsible for communicating to us any changes in circumstances that may alter your FATCA status.

## **14 Financial services**

- 14.1 We are not authorised by the Financial Conduct Authority. However, we are included on the register maintained by the Financial Conduct Authority so that we can carry on insurance distribution activity, which is broadly the advising on, selling and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the Solicitors Regulation Authority. The register can be accessed via the Financial Conduct Authority website at [www.fca.org.uk/firms/financial-services-register](http://www.fca.org.uk/firms/financial-services-register).
- 14.2 We are not authorised by the Financial Conduct Authority (FCA) in relation to consumer credit services. However, because we are regulated by the SRA, we may be able to provide certain limited consumer credit services where these are closely linked to the legal work we are doing for you. This is because we are members of the Law Society of England and Wales, which is a designated professional body for the purposes of the Financial Services and Markets Act 2000.
- 14.3 We are also not authorised by the FCA to provide investment advice services. If you need advice on investments, we may refer you to someone who is authorised by the FCA to provide the necessary advice. However, because we are regulated by the SRA, we may be able to provide certain limited investment advice services where these are closely linked to the legal work we are doing for you.
- 14.4 The SRA is the independent regulatory arm of the Law Society. The Legal Ombudsman deals with complaints against lawyers. If you are unhappy with any financial service you receive from us, you should raise your concerns with the SRA or Legal Ombudsman.

## **15 Professional indemnity insurance**

- 15.1 We have professional indemnity insurance giving cover for claims against us.
- 15.2 We have a legal duty to tell you about our professional indemnity insurance. We have an obligation to carry such insurance and our qualifying insurers are: Great Lakes Insurance SE whose contact address is at Portwall Place, Portwall Lane, Bristol, BS1 6NA. Our insurance policy number is 18SOL2393-6004-1103103. The insurance covers our practice carried on from our offices in England and Wales and will extend to acts or omissions wherever in the world they occur. We draw your attention to the limitation of our liability which is £3,000,000 for advice given under English Law
- 15.3 It is a condition of our professional indemnity insurance that we notify our insurer and/or broker of any circumstances which may give rise to a claim against us. In doing so, we may disclose documents and information to our insurer, broker and insurance advisers on a confidential basis. Our insurers and brokers are contractually obliged to keep all information we pass to them strictly confidential.

## **16 Complaints**

- 16.1 We want to give you the best possible service. However, if at any point you become unhappy or concerned about the service we have provided you should inform us immediately so we can do our best to resolve the problem.

16.2 In the first instance it may be helpful to contact the person who is working on your case to discuss your concerns and we will do our best to resolve any issues. If you would like to make a formal complaint, you can read our full complaints procedure on our website at [www.kplsolicitors.com](http://www.kplsolicitors.com) . Making a complaint will not affect how we handle your matter.

### **16.3 What to do if we cannot resolve your complaint**

16.3.1 We have eight weeks to consider your complaint. If we have not resolved it within this time you may be able to complain to the Legal Ombudsman. This applies if you are an individual, a business with fewer than 10 employees and turnover or assets not exceeding a certain threshold, a charity or trust with a net income of less than £1m, or if you fall within certain other categories (you can find out more from the Legal Ombudsman). The Legal Ombudsman will look at your complaint independently and it will not affect how we handle your matter.

16.3.2 Before accepting a complaint for investigation, the Legal Ombudsman will check that you have tried to resolve your complaint with us first. If you have, then you must take your complaint to the Legal Ombudsman:

- (a) within six months of receiving a final response to your complaint;  
**and**
- (b) no more than six years from the date of act/omission; or
- (c) no more than three years from when you should reasonably have known there was cause for complaint.

16.3.3 If you would like more information about the Legal Ombudsman, please contact them.

#### **Contact details**

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

Call: 0300 555 0333 between 9.00 to 17.00

Email: [enquiries@legalombudsman.org.uk](mailto:enquiries@legalombudsman.org.uk)

Legal Ombudsman PO Box 6806, Wolverhampton, WV1 9WJ

### **16.4 What to do if you are unhappy with our behaviour**

16.4.1 The Solicitors Regulation Authority can help if you are concerned about our behaviour. This could be for things like dishonesty, taking or losing your money or treating you unfairly because of your age, a disability or other characteristic.

16.4.2 Visit their website to see how you can raise your concerns with the [Solicitors Regulation Authority](http://www.sra.org.uk).

## **17 Terminating your instructions**

17.1 You may terminate our appointment at any time by giving us notice in writing. We can keep all your papers and documents while there is still money owed to us for our charges or disbursements.

- 17.2 We will only decide to stop acting for you with good reason, eg where we feel that the relationship has broken down, if you do not pay a bill, if you provide us with misleading information, or if you act in an abusive or offensive manner. We will give you reasonable notice before we stop acting for you.
- 17.3 If you or we decide that we should stop acting for you, we will charge you for the work we have done and, where appropriate, for transferring the matter to another adviser if you so request. This will be calculated on the basis set out in the engagement letter.
- 17.4 We are not responsible for reminding you about important dates and/or any deadlines after our appointment has been terminated.

## **18 Regulations affecting your cancellation rights**

The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013.

If we have not met you either in person (because, for example, instructions and signing of the contract documentation is taking place by telephone/mail, e mail or on-line – i.e.: by way of a “distance” contract) or we have taken instructions and a contract has been concluded away from our business premises (because, for example, we have met with you at home – i.e.: by way of an “off-premises” contract) and the contract was entered into on or after 14 June 2014, you may have the right to cancel this contract within 14 calendar days of entering into the contract without giving any reason. The client care letter sent to you will confirm if this is applicable to your case.

The cancellation period will expire after 14 calendar days from the day of the conclusion of the contract.

To exercise your right to cancel, you must inform us of your decision to cancel this contract by a clear statement (e.g. a letter sent by post, fax or e mail). You may use the model cancellation form attached to your Client Care Letter, but it is not obligatory. We will communicate to you an acknowledgement of receipt of such a cancellation on a durable medium (e.g. by e mail) without delay. To meet the cancellation deadline, you must send your communication concerning your exercise of the right to cancel before the cancellation period has expired.

Should you require the work to be commenced within the 14 calendar day cancellation period, you must provide your agreement to that in writing, by e mail, post or fax to enable us to do so. By signing and returning a copy of the client care letter/authority to act you are providing your agreement in writing to enable us to commence work within the 14 calendar day cancellation period. Where you have provided your consent for work to commence within the 14 calendar day cancellation period and you later exercise your right to cancel, you will be liable for any costs, VAT and disbursements incurred up to the point of cancellation. Unless you make an express request for us to commence work within the 14 day period (i.e. by signing and returning the signed copy of the client care letter / authority to act we will not be able to undertake any work during that period.

## **19 Storage and retrieval of files**

- 19.1 We may create and hold client files in hard copy (paper), electronically or a combination of both.
- 19.2 We normally store client files (except any of your papers you ask to be returned to you) for six years after we send you our final bill. Unless you instruct us to the contrary, we will store your file electronically only and will destroy our paper file. We store the file on the understanding that we may destroy it after six years.
- 19.3 We will not destroy original documents such as wills, deeds and other securities which we have agreed to hold in safe custody but we may, on reasonable notice, send them to you for safekeeping.
- 19.4 We will charge an annual fee for storing original documents in safe custody, eg wills and title deeds. We will notify you of our storage rates at the appropriate time. If we prepare a deed or a will for you we will store it free of charge.
- 19.5 If we retrieve your file from storage (including electronic storage) in relation to continuing or new instructions to act for you, we will not normally charge for the retrieval.
- 19.6 If we retrieve your file from storage for another reason, we may charge you for:
- 19.6.1 time spent retrieving the file and producing it to you;
  - 19.6.2 reading, correspondence, or other work necessary to comply with your instructions in relation to the retrieved file; and/or
  - 19.6.3 providing additional copies of any documents.
- 19.7 We will provide you with an electronic copy of the file unless it is inappropriate to do so.
- 19.8 For information on how long we will hold your personal data, see the attached Privacy policy.

## **20. The Green Deal**

The Green Deal Scheme is a government driven initiative to allow for a loan to be provided on a property for the improvement of its energy efficiency. The loan is repayable on a monthly basis, in conjunction with the power bills on the property. The loan will run with the property unless it is repaid on the sale or transfer of the property.

The seller(s) of the property are required, by law, to disclose the existence of any Green Deal loan on the property they are selling, or they may become liable for repaying the outstanding debt, even after they have sold the property. The Estate Agent/Seller must disclose the existence of a Green Deal loan agreement prior to a sale being agreed. If the property is being sold at auction, the existence of a Green Deal loan agreement should be disclosed before the winning bid is made.

The purchaser on a normal sale should be given an EPC showing the Green Deal improvement or an EPC and a disclosure document showing details of the work carried out under the Green Deal Scheme. This disclosure document will be provided by the energy

provider on completion of the work as well as details of the repayment amount, the unexpired term of the loan and details of the loan provider.

Disclosure of the Green Deal loan must be made at least 7 days prior to exchange of contracts and the Transfer Deed must contain the Purchaser's acknowledgement that they have received notice that the property is a Green Deal property.

Whilst there are no charges, restrictions, notices or cautions registered when a property is a Green Deal property, the mortgage lender must be notified of the existence of the Green Deal loan because the borrower / new property owner is taking on another loan which runs with the property.

If this applies to you, the client care letter/questionnaire sent to you with this Terms of Business or referring you to this Terms of Business will have confirmed further instructions.

Please note that we offer no guarantees/warranties in relation to the extent and nature of any works undertaken under the Green Deal Scheme. It is your responsibility to ensure that you have satisfied yourself as to the extent, nature and repayment provision of any such works undertaken in accordance with the Green Deal Scheme.

We would recommend that all Green Deal loans be repaid by the seller on completion of the property transaction, as the value of the property will undoubtedly have already taken into account the work undertaken under the Green Deal loan.