



{ClientFirstName} {ClientSurname}
{ClientAddressLine1}
{ClientAddressLine2}
{ClientCity}
{ClientPostcode}

Date: {TodayDate}

Dear {ClientFirstName} {ClientSurname},

Re: Client Care Letter Relating to {ClaimType}

Welcome to Barings Law, a trading style of Barings Limited. Thank you for choosing us to represent you in your {ClaimType} Claim.

We understand how distressing and challenging your situation might be, and therefore how important it is that your Claim is handled properly and given the attention it deserves.

If you choose to appoint us, you can rest assured that your interests are being looked after by a legal expert who understands the complexities of your case. We aim to resolve your dispute as quickly as possible, though managing a claim can take several months. To ensure your expectations are being managed we will keep you up to date as your Claim progresses, either by email, SMS, letter, or phone.

Your Claim will be dealt with by our specialist team who will have the day-to-day control of the matter and to whom you should address all correspondence. Your case will be supervised by one of our qualified solicitors.

All our work is carried out on a contingent basis. Due to the nature of this particular Claim, we require you to agree to the terms of the enclosed Terms of Conditional Fee Agreement ("CFA").

Documents Enclosed

- **Important Information:** This highlights the key terms and issues that we believe most of our clients will be concerned to know about. Please ensure, you read the detailed terms of the CFA set out in the following pages.
- **Information about Contingent Fee Arrangements, Alternative Methods of Funding and After the Event Insurance (ATE):** This explains more about our service, fee charging structures, After the Event Insurance and different options available for funding expenses which may be employed in pursuing your Claim. Please note, that these are merely your options and they will not necessarily all apply in your case.
- **Conditional Fee Agreement (CFA) including Cancellation Notice:** This is your agreement with us and it is accompanied by an explanation as to how you may cancel if you change your mind.
- **Form of Authority:** This allows us to process your information and enables us to represent you in your Claim.
- **Solicitor Instruction Declaration Form:** This document confirms that Barings Limited is your sole legal representative in this Claim.
- **Consent To Transfer:** In the unlikely event we need to transfer your file to another law firm, this document provides your consent to do so.
- **Litigation Management Agreement:** This agreement provides a mechanism by which we can obtain instructions on behalf of a large numbers of clients who have instructed us in respect of a group action or similar.
- **Standard Terms and Conditions of Business:** This document sets out the terms of the relationship between you and us and contains information that we are required to provide to you at the start of your Claim.



What You Need To Do Next

To proceed with your Claim please carefully read each document enclosed, if you are happy to proceed, please sign and return the documentation.

Please do not hesitate to contact us if you would like any further explanation about any of the enclosed information and documents.

We look forward to hearing from you.

Yours sincerely,

Robert Whitehead

Robert Whitehead

Chairman

Important Information

We ask that you take time to read the information below carefully and ensure you understand before proceeding.

The detailed terms of the Conditional Fee Agreement (CFA) can be found in the following pages, but we draw your attention within this section to any terms or issues that we believe most clients are concerned to know about.

Alternatives to Instructing Solicitors

Certain types of claims can be conducted through what are called “redress schemes” or sometimes “Ombudsman schemes”. These can provide a simple way for you to recover compensation without going to Court. These schemes can be accessed by you **without instructing solicitors**, in which case you would prepare your own documents and submit them to the administrator of the scheme. If you do this yourself, it will not cost you anything.

Alternatively, you can still instruct a law firm such as Barings Law to deal with the claim on your behalf. If you comply with the requirements for cooperation set out within the CFA and allow us to take your claim to its conclusion, we will deal with the claim on your behalf but without making any deductions from your damages, so you will still receive **100%** of the damages awarded or agreed in respect of your claim.

For the avoidance of doubt, we will NOT be utilising a redress scheme and your claim will be pursued through the Courts, unless the Opponent agrees to settle before the issue of proceedings.

Early Termination – Risks and Costs

In the event that you decide to terminate the agreement with us after any cooling-off period but before the conclusion of a claim, for any reason, we will invoice you for the value of any work undertaken on your behalf up to that point. Those costs will be calculated based on the hourly charging rates set out in this agreement. If you end our engagement early after proceedings have been issued and you do not then arrange alternative representation, you might become liable for the defendant’s costs.

Group Litigation – Delegated Authority

In large group actions where we may act for thousands of individuals in the same matter, it is very difficult to obtain instructions from all claimants about how best to conduct their claims. The agreements containing clauses that allow us to take all the steps we consider appropriate to best conduct your Claim (see clause 12 of the Terms of the CFA). That authority is subject to certain conditions set out in the relevant clauses.

Timescales

At this early stage, it is impossible for us to give an accurate prediction of the timescale for a satisfactory outcome. In our experience, group claims of this type, may take between two and five years to progress through the courts, but it could take much longer if judgments are appealed. The length of time the claim takes will depend on any complexities arising within the litigation and there are some things that we cannot control, such as the approach that the Defendant might take to the litigation.

Capped Costs

Our Firm Fees will not exceed the value of any Recovered Costs, provided that you comply throughout with the terms of the CFA, in which case you will receive 100% of any Damages awarded.

OUR GUARANTEES TO YOU

1. In the event that you Win your Claim, regardless of the level of costs incurred, you will keep at 100% of your Damages award. We do this by capping our Firm Fees at whatever sum is paid in Recovered Fees by the Opponent, so that there is no excess sum to be paid by you; and
2. In the event that (a) you do not terminate the Agreement and (b) you comply with the terms of the Agreement and (c) that the Claim results in you having any liability to pay the Opponent's costs, Barings Limited will pay that costs liability on your behalf if it is not covered by ATE insurance.

What you need to do next

To proceed with your Claim please carefully read each of the following documents:

1. Information about Contingent Fee Arrangements, Alternative Methods of Funding and After the Event (ATE) Insurance
2. Terms and Conditions of Conditional Fee Agreement (CFA)
3. Form of Authority
4. Claimant Assignment
5. Client Consent to Transfer
6. Litigation Management Agreement
7. Barings Limited's Standard Terms and Conditions of Business
8. Barings Limited Instruction Declaration form.

Please then:

(a) Sign and return all of the enclosed documents.

(b) Read the statements below and confirm your agreement by signing below. Please do not hesitate to contact us if you would like any further explanation about any of the enclosed information and documents.

By signing this letter, you confirm that before signing:

1. The following has been explained to you in respect of the CFA (capitalised terms are as defined in the CFA):
 - a. That in signing this letter you acknowledge and agree to be bound by the terms of the CFA;
 - b. The limited circumstances in which you will be liable to pay the Firm Fees and Disbursements;
 - c. Your right to seek an assessment or to challenge our fees and the procedure for doing so;
 - d. The circumstances in which you may be liable for your opponent's costs, including that these costs will be subject to a conventional assessment by the court and not based on the terms of the CFA. In any event, any such liability that you might incur will be indemnified by the Firm, subject to you having complied with the terms of this CFA throughout;
 - e. Whether other methods of financing any of your costs and the possible liability for your opponent's costs are available and, if so, how they apply to you and your Claim;
 - f. That you may not recover all of your costs from the opponent in which case the Firm will cap its Firm Fees, Disbursements and VAT at the value of the Recovered Costs;
 - g. Any interest we may have in recommending a particular insurance policy or other method of funding;
 - h. You are required to authorise and procure the ability of us to settle any Disbursements, or any ATE Insurance policy premium on your behalf; and



- i. Barings Limited is entering into the terms of the CFA in reliance upon your representations and warranties as set out in Schedule 1 to the CFA.
2. The content, terms and effect of the CFA have been explained to your satisfaction, and you agree to its terms.
3. You accept that:
 - a. The CFA constitute the entire agreement between you and Barings Limited in relation to the subject matter hereof and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations, and understandings between us, whether written or oral, relating to its subject matter, except for the Firm's Standard Terms and Conditions of Business as varied by the CFA. For the avoidance of doubt, in the event that you have already signed a contingent fee agreement with us in respect of the same claim, that earlier agreement shall take precedence and this agreement will then be null and void.
 - b. You and we acknowledge that in entering into the CFA you and we are not relying upon any statement or representation made by or on behalf of the other party, whether or not in writing, at any time prior to the execution of this letter, which is not expressly set out in the CFA.
 - c. You and we expressly agree that neither party shall have any remedies in respect of any statement, representation, assurance, or warranty (whether made innocently or negligently) that is not set out in the CFA, unless such statement, representation, assurance, or warranty was made fraudulently. For the avoidance of doubt, this does not prevent you from bringing a claim against us for negligence in prosecuting your Claim pursuant to the terms of the CFA.
4. You acknowledge and accept the terms of Barings Limited's Standard Terms and Conditions of Business as varied by the CFA.

Signatures

By signing below, I acknowledge that I have read and understood the contents of the above section, that I have had the opportunity to seek clarification on any points I did not understand, and that I agree to proceed on that basis.

Client

Signature:

{Signature | insert_image:164:73}

Print Name:

{ClientFirstName} {ClientSurname}

Date:

{TodayDate}

IP Address:

{IPAddress}

Solicitor

Signed on Behalf
of Barings Limited:

Robert Whitehead

Print Name:

Robert Whitehead

Date:

{TodayDate}

Information about Contingent Fee Arrangements, Alternative Methods of Funding and After the Event (ATE) Insurance

Contingent Fee Arrangements

1. All our work is carried out on a contingent basis, formerly referred to as “No-Win No-Fee”, but this term can be confusing and so its use is no longer recommended by our regulator the SRA. The basis upon which we will be prepared to act for you is therefore set out in detail below.
2. Due to the nature of this particular claim, we require you to agree to the enclosed Terms of Conditional Fee Agreement (or “CFA”).
3. We will aim in the first instance to try and settle your matter without issuing court proceedings (i.e. on a "Pre-Litigation" basis).
4. In most circumstances we will only receive payment for our fees if you Win your Claim.
5. When we refer to “Winning” your Claim, we mean that the opponent either pays to you a sum of damages, either as a settlement or following a judgment or determination by a Court, or alternatively that the opponent confers upon you some other financial benefit, such as a credit to your account or a reduction in the balance that you owe to that opponent or to a third party (such as a finance company, lending institution or bank). In such a scenario, you will receive a benefit but without necessarily receiving a direct payment, but that will still be considered a “Win”, and our fees will then becoming payable, as set out further below.

Overview of Conditional Fee Agreement ("CFA")

1. If your Claim is unsuccessful, all your costs will be covered, either by us or through ATE insurance that we might take out on your behalf. You will not have to pay for our legal services, subject to you complying with the terms of the CFA and not ending the Agreement early.
2. Under the terms of the CFA, if your Claim is successful, you will be awarded compensation (also called "Damages"), which will be paid by the opponent; alternatively, the opponent might otherwise agree to settle the Claim and pay you Damages. You may also be paid an additional amount by the opponent to cover your legal costs (known as "Recovered Costs"), from which the Firm Fees will be settled.
3. As you are bringing a claim as part of a group of claimants, when seeking to recover costs from the Opponent, your notional liability for our time costs and counsel's fees will reflect work done and counsel's fees incurred on your individual Claim, and also a pro rata proportion in respect of work done and counsel's fees which are common to all of the claimants' claims ("**common costs**"). Subject to the court ordering otherwise, your (notional) pro rata share of the common costs will be in proportion to your pro rata share of the total settlement sum or award received by the Claimant group. If there is no settlement sum or award, your pro rata share of the common costs will be equal to its estimated claim as a proportion of the total estimated claim of the Claimant group.

Similarly, you will be liable for our Expenses incurred on your individual Claim and also a pro rata proportion of the Expenses which are common to all of the claimants' claims.

4. From the Recovered Costs that you receive if your claim is successful, you will pay us:
 - a. our professional fees for acting on your Claim ("Firm Fees");
 - b. any third-party expenses we have paid on your behalf in connection with your Claim (known as "Disbursements")together, the Firm Fees and Disbursements will be capped at the value of any Recovered Costs
5. The premium for the ATE insurance policy in place (if applicable) will be included in our Firm Fees payment.
6. It may be necessary to make different costs-sharing arrangements depending, for example, on how the court manages the proceedings in relation to your Claim. Where we reasonably consider that this is necessary, you agree that we may substitute such alternative costs sharing terms as are reasonable.
7. To the extent that the total amount payable by you (described at paragraph 6 above) does not cover the items owed to us at paragraphs 5.a. to 5.c. you will NOT have to pay the difference.
8. The Firm Fees are calculated by reference to an hourly rate for the work done in respect of your Claim and will depend on the level of seniority of the person carrying out that work. These are the fees which you would be required to pay if you asked us to act for you in respect of your Claim without using an alternative method of financing (i.e. not on a CFA basis).
9. If your Claim is successful, you may be able to seek recovery of the Firm Fees and certain Disbursements from the opponent and any such sums recovered will comprise the Recovered Costs We will deduct any payment due to us from the Recovered Costs which you recover from your opponent before sending the Damages payment to you at the end of your Claim.
10. To ensure that you receive the whole amount of any damages you win from your opponent if your Claim is successful, we will apply a cap to the total amount we may receive under the CFA so that this does not exceed the value of any Recovered Costs you are able to recover from your opponent.
11. If your Claim is unsuccessful, you will not have to pay us a fee, and your additional expenses (including the Disbursements) might be covered by insurance. This means that you will not have to pay these expenses (including insurance costs) if you do not win your Claim, subject to you complying with the terms of the CFA. You may become liable to pay your opponent's costs (known as "Adverse Costs"). However, provided you comply with the CFA, we will provide you with an indemnity against those costs (which we will then cover through an insurance policy which we will take out on your behalf).
12. Where exercising our authority under clause 12 of the CFA we will always act in the best interests of the majority of the group. If the best interests of the majority of the group differ from your best interests, we will advise you of this, but you agree that we may cease to act for you in these circumstances, in which case our payment terms shall apply. Where possible we will refer you to alternative solicitors.
13. In group litigation, it is not usually possible for solicitors to take instructions from each individual client about how best to conduct their claims. In such a case, you therefore authorise us to take all the steps we consider appropriate to best conduct your Claim, including (but not limited to):
 - a) deciding what types of legal claims to pursue on your behalf and how best to put these forward;
 - b) making strategic decisions on how best to progress the Claim, including decisions regarding preliminary legal issues, lead claims and appeals;
 - c) issuing legal proceedings where appropriate;
 - d) deciding what type of generic evidence is needed and obtaining such evidence;
 - e) selecting and instructing appropriate barristers in your Claim;

- f) selecting and instructing appropriate experts and filing and serving expert evidence;
 - g) agreeing case management directions and extensions of time with your opponent and seeking the court's resolution where appropriate;
 - h) making and defending interim applications where agreement with your opponent cannot be reached or where the court's permission or approval is required;
 - i) entering into settlement negotiations or alternative dispute resolution with your opponent, and where appropriate, settling the claims;
 - j) taking all steps to recover our costs from your opponent, including commencing detailed assessment proceedings and entering settlement negotiations or alternative dispute resolution;
 - k) give consent on your behalf in the event that any member of the group is required to discontinue their Claim; and
 - l) instructing other solicitor's firms or groups of firms to carry out work on your behalf, if we consider appropriate.
14. Agreeing the terms of the CFA ensures that our service costs will be repaid out of the proceeds of your Claim and the sums due under the CFA can be deducted from the Damages and Recovered Costs you receive before any sums are paid to you. This helps secure our right to payment if you win, without which we would not be willing to assist you by funding the legal expenses which you would otherwise have to pay for yourself.

Alternative Methods of Funding

Here, we explain the other methods of funding which might be available to allow you to bring your Claim. They can be summarised as follows:

- Paying for our services as you use them on an hourly basis whether you win or lose;
- Pre-existing legal expenses insurance that would cover the cost of our services – if you have a policy that will cover you for this case please confirm without delay (we should advise you that legal expenses cover can be included as part of your household insurance policies, so you should check these to see if you may have cover, and ask us if you are unsure);
- A trade union or other organisation of which you are a member that would cover the cost of our services – if you are a trade union member and your union will pay your legal fees and expenses, or if you have some other form of insurance that would cover this Claim, please confirm without delay;
- There may be other firms of solicitors which are prepared to act for you in respect of your Claims under either a DBA or a CFA.

Unless you have pre-existing legal expenses insurance or trade union cover, we would recommend that you proceed on the CFA basis described above for this type of case, because this means that providing you comply with the terms of the CFA, you only have to pay anything if your Claim succeeds, in which case, the amounts you are technically required to pay will be limited to the amount of any Recovered Costs received from the opponent, such that there will be no additional payment required from you.

Based upon the information we have received we are satisfied that the enclosed CFA is suitable for your needs and takes account of your best interests. If your circumstances change, we may need to review the funding arrangement; please therefore inform us promptly about any change which you consider may be relevant.

You are, of course, entitled to pursue the Claim by paying for our service whether you win or lose the Claim. The rates set out within this letter are the rates that would apply if you wished to take this option. Please note that for a client engaging the firm on this basis, we would require payment of a sum in advance, on account of costs, and we would thereafter render an interim invoice, which would be due for payment within 7 days as the matter proceeds. We would also require payment in advance to cover any expert reports.

Please note that if you breach the terms of the CFA then the sums due under the CFA may then become immediately payable by you.



After the Event (“ATE”) Insurance

If court proceedings are required then it might also be necessary to insure against the risk of being ordered or obliged to pay your opponent's costs, in which case the Firm will pay the premium for such insurance.

By instructing us, you give us authority to enter into an insurance policy on your behalf and to make payments to meet legal and other expenses on your behalf as the case proceeds.

Signatures

By signing below, I acknowledge that I have read and understood the contents of the above section, that I have had the opportunity to seek clarification on any points I did not understand, and that I agree to proceed on that basis.

Client

Signature:

{Signature|insert_image:164:73}

Print Name:

{ClientFirstName} {ClientSurname}

Date:

{TodayDate}

IP Address:

{IPAddress}

Solicitor

Signed on Behalf
of Barings Limited:

Robert Whitehead

Print Name:

Robert Whitehead

Date:

{TodayDate}

Terms and Conditions of Conditional Fee Agreement

1. Definitions and interpretation

1.1. In this CFA, unless otherwise provided, the following words and expressions have the following meanings:

"Adverse Costs" means that portion of the Opponent's fees and disbursements that it has incurred in relation to the Proceedings that are ordered by the court or agreed between the parties to the Claim to be paid by the Client to the Opponent.

"ATE Insurance" means a contract of insurance taken out on the Client's behalf to cover certain liabilities of the Client in respect of the Claim, including the Adverse Costs and certain Disbursements.

"ATE Insurers" means such provider of the after-the-event insurance approved by the Firm.

"CFA" means the terms and conditions of this conditional fee agreement, including any schedules.

"Claim" means the Client's Claim against the Opponent.

"Client Care Letter" means the letter sent by the Firm to the Client enclosing the CFA and the Standard Terms and Conditions of Business.

"Counsel Fees" means any fees for any barrister instructed by the Firm in connection with the Claim and/or any Proceedings.

"Cap" means the cap in respect of the Client's contractual liability for Firm Fees as set out in clause 4.7;

"Damages" means money that the Opponent is ordered to pay or otherwise agrees to pay if the Client Wins the Claim. Under this CFA, Damages does not include any Recovered Costs.

"Disbursements" means expenses paid on behalf of the Client in connection with the Claim and/or any Proceedings, such as (but not limited to) experts' fees, court fees, photocopying, travelling expenses, translators' fees, and any premium payable under an ATE Insurance policy.

"Firm Fees" means the amounts which the Firm charges for the work which it does on the Claim at the rates set out at clause 4.2. The Firm Fees include charges for work undertaken by the Firm in respect of the Claim since you first instructed us, including in relation to the Firm assessing the quantum of the Claim.

"Loses the Claim" means where the court dismisses the Claim without making any award of Damages in its favour or where the Client discontinues the Claim on the Firm's advice with no agreement or order for payment of Damages in favour of the Client.

"Litigation Circumstances" means the initiation of any Proceedings.

"Opponent" means any party against whom the Client proceeds in this Claim or in claims heard with this Claim, or any one or more of them. Where an Opponent is named in this CFA, the CFA is not limited to a claim against that Opponent but extends to a claim against any other Opponent which the Firm may advise.

"Part 36 Offer" means an offer to settle the Claim made in accordance with Part 36 of the Civil Procedure Rules.

"Pre-Litigation Circumstances" means all work preparing and presenting the Claim to the Opponent and any claim or complaint under the Financial Services Compensation Scheme, the Financial Ombudsman Service, or any other out-of-court redress procedure that the Firm advises the Client to follow excluding the Proceedings.

"Proceedings" means any legal proceedings issued by the Firm on behalf of the Client in relation to the Claim whether in England and Wales or in any other jurisdiction and any counterclaim issued by the Opponent in respect of

the Claim. Proceedings do not include claims or complaints under the Financial Services Compensation Scheme, the Financial Ombudsman Service or other out-of-court redress procedure.

"Recovered Costs" means all amounts paid or payable to the Client or the Firm, or any person on their behalf, by the Opponent (or any related party) on account of:

- 1.1.1.1. the Firm Fees; and
- 1.1.1.2. Counsel Fees; and
- 1.1.1.3. other Disbursements; and
- 1.1.1.4. VAT.

or, if a Settlement is agreed that fails to allocate the amount of the Settlement or compromise to such items, an amount equal to an order for Recovered Costs that a court might reasonably have been expected to make in the Claim, as determined by counsel, acting reasonably or by an experienced costs lawyer agreed between the parties in accordance with clause 15.3.

"Settlement" means a binding agreement between the Client and any Opponent in settlement of the Claim, whether in the Proceedings or otherwise. This shall include any waiver or compromise of the Proceedings against an Opponent.

"Standard Terms and Conditions of Business" means the Firm's terms and conditions of business delivered to the Client.

"Success Fee" means the percentage of a firm's fees that most other law firms would add to the Client's bill and deduct from any damages if the Client Wins the Claim, together with VAT thereon. However, Barings will NOT be charging a Success Fee in respect of this claim and you will receive the whole of your damages award, without deduction.

"Win" or **"Wins the Claim"** means where the Claim is finally decided in the Client's favour, whether as a result of the Opponent: (a) being ordered to pay or agreeing to pay Damages in Settlement; and/or (b) providing a financial benefit to the Client (such as making a credit to the Client's account or writing off part of its balance); and/or otherwise, in each case irrespective of whether or not a costs order is made in favour of the Client. For the purposes of this clause, **"Finally"** means one of the following:

- 1.1.1.5. The Opponent is not allowed to appeal against the court decision;
- 1.1.1.6. The Opponent has not appealed in time; or
- 1.1.1.7. The Opponent has lost any appeal.

"VAT" means value-added tax at the prevailing rate.

1.2. In the interpretation of this CFA, unless the context otherwise requires:

- 1.2.1. headings are for reference only and do not affect the interpretation of this CFA;
- 1.2.2. references to clauses are to clauses of this CFA; and
- 1.2.3. the singular shall include the plural and vice versa.

2. Introduction and important information

- 2.1. This CFA is a conditional fee agreement.
- 2.2. The Firm agrees to act for the Client under this CFA in relation to the Claim in the Litigation Circumstances once the Firm has received a signed and dated copy of the Client Care Letter from the Client. The Firm will be the Client's solicitors throughout the whole legal process including going to trial, if necessary, subject to



the terms of this CFA, the Standard Terms and Conditions of Business and to the professional duties owed by the members of the Firm.

- 2.3. This CFA will include any claim against any other person who is subsequently identified as an Opponent to the Claim.
- 2.4. The Client acknowledges that the Parties are entering into this CFA on reliance of the representations and warranties set out in Schedule 1 to this CFA.
- 2.5. The Firm will NOT charge a Success Fee in the event that your claim is successful. You will receive 100% of any damages paid by the Opponent, without any deductions, provided that you comply throughout with the terms of the CFA.

3. Scope of this CFA

- 3.1. This CFA covers the following in connection with the Claim:
 - 3.1.1. Issue and conduct of the Claim.
 - 3.1.2. Any application (including interim applications) brought by the Client or the Opponent.
 - 3.1.3. Any application for permission to appeal or any appeal by the Opponent or the Client against a final or interim order.
 - 3.1.4. Any appeal by the Opponent or the Client against an interim or final order.
 - 3.1.5. Any steps taken to enforce a judgment, order, or agreement.
 - 3.1.6. Any counterclaim against the Client.
 - 3.1.7. Any negotiations about, and any court assessment of, the costs of the Claim.
 - 3.1.8. Any Settlement discussions and/or alternative dispute resolution mechanisms.
- 3.2. Unless otherwise agreed, the Firm's advice will relate to legal and strategic matters in connection with the Claim and the Firm will not provide the Client with any foreign law, economic, financial, or accounting advice nor be responsible for any non-legal matters. The Firm will, however, assist the Client in retaining third party advisors to obtain such advice and liaise with them as required.
- 3.3. The Firm's advice should not be relied upon by anyone other than the Client (except other claimants for whom the Firm acts, insofar as that advice is also provided to other claimants).

4. Fees and disbursements

- 4.1. The provisions of the Standard Terms and Conditions of Business between the Client and the Firm will continue to apply save as varied by the terms of this CFA from the date of the Client's signature to the Client Care Letter.
- 4.2. Firm fees
 - 4.2.1. Under this CFA, the Firm Fees are calculated by reference to the hourly rates set out below. These hourly rates have to be reviewed periodically to reflect increases in overhead costs and inflation. Normally the rates are reviewed each year. The Firm will inform the Client in advance of any increase in the rates.

	Hourly Rate (£)
Grade A: Partners, Solicitors and legal executives with over 8 years' experience	£450
Grade B: Solicitors and legal executives with over 4 years' experience	£400
Grade C: Other solicitors or legal executives and fee earners of equivalent experience	£350
Grade D: Trainee solicitors, paralegals and other fee earners	£300

4.3. Subject to clause 11 (Termination), the Client is only liable to pay the Firm Fees, Disbursements, and VAT if the Client Wins the Claim.

4.4. If the Client Wins the Claim:

4.4.1. Subject to clause 4.12, the Client will be liable for the Firm Fees and Disbursements, plus VAT, but with the total sum to be capped at the value of any Recovered Costs.

4.4.2. At the conclusion of the Proceedings or other Settlement of the Claim the Firm will invoice the Client for the Firm Fees and Disbursements, plus VAT, but with credit to be given for any Recovered Costs and with nil payable, subject to the Client's continuing compliance with clause 10 herein.

4.4.3. Usually, the Client is entitled to seek recovery of the Firm Fees and Disbursements from the Opponent, except:

4.4.3.1. the premium payable under any ATE Insurance is not recoverable from the Opponent and will be paid by the Firm.

4.4.3.2. if the Firm Fees and Disbursements cannot be agreed by the parties to the Claim, the court will decide how much can be recovered. It is unusual for the court to order recovery of all the costs claimed on assessment. In the event that the recoverable costs assessed by the Court are lower than the full Firm's Fees and Disbursements, the Firm will cap its Fees and Disbursements at the assessed amount.

4.4.4. The Client agrees to pay all Damages and Recovered Costs received from the Opponent (by way of order or agreement) into the Firm's client account. Damages will then be paid to the Client in full and, out of the balance of the remainder, the Client agrees that the Firm can take any payments due in the order of priority set out in at clause 5 (Application of Proceeds and Payment Priority).

4.4.5. Where Damages and/or any Recovered Costs are paid to the Client directly, rather than being paid into the Firm's client account as is intended by this CFA, and if the Client then fails to pay to the Firm the Recovered Costs sum within 7 days of a demand for payment, the Firm shall be entitled to payment of interest on the outstanding amount at 2% above base rate per annum from the date of the demand until payment.

4.4.6. If the Opponent is ordered to pay some or all of the Client's costs, interest can be claimed on the amounts due from the Opponent from the date of the court's award. The Firm is entitled to keep this interest.

4.4.7. If the Opponent does not pay all or any of the Damages, Firm Fees or Disbursements owed to the Client pursuant to an order or agreement, then the Client agrees that it will use all reasonable endeavours to assist and cooperate fully with the Firm in recovering the amounts due and owing. This will include, but is not limited to, the right to take action in the Client's name to enforce any judgment, order or agreement to pay, and the right to request a transfer or assignment of any judgment, order or agreement at the Firm's request.

4.5. If the Client Loses the Claim:

4.5.1. The Client will not be liable for the Firm Fees or any Success Fee.

4.5.2. The Client will only be liable for the Disbursements to the extent they are covered by the indemnity provided by the Firm and the ATE Insurance and will NOT be required to pay any shortfall.

4.5.3. Provided that the Client has complied throughout with the terms of the CFA, the Client will not be liable for the costs and disbursements of the Opponent, which will be indemnified and paid by the Firm to the extent that these are not covered by the ATE Insurance. For the avoidance of any doubt, this includes any costs of the Opponent if the Client loses an interim application.

4.6. *The Success Fee*

The Firm will NOT charge the Client a Success Fee in respect of this Claim.

4.7. *Costs cap ("Cap")*

Upon the Client Winning the Claim, the Client shall be liable for the Firm Fees, Counsel Fees, Disbursements and VAT calculated in accordance with this CFA. However, subject to the Client's compliance with the terms of this CFA, the Client's total liability to the Firm shall not exceed the value of the Recovered Costs. The Firm shall waive any balance of Firm Fees then outstanding. The Parties intend that this agreement shall operate as a conditional fee agreement and that the Client's limited liability shall not, where CPR 44.1(3) applies, affect the recovery of costs from the Opponent.

4.8. *Disbursements*

4.8.1. The Firm will pay certain Disbursements for which the Client would otherwise be liable during the course of the Proceedings.

4.9. *Counsel's fees*

4.9.1. Counsel Fees are not included in the Firm Fees and are treated as a Disbursement. If it becomes necessary to instruct a barrister, the Firm will discuss with the Client the proposed choice of barrister and arrangements for payment of the Counsel Fees, including whether the barrister is willing to enter into conditional fee agreement.

4.9.2. If a barrister is willing to do so, the Firm will enter into a separate conditional fee agreement with him/her.

4.9.2.1. This will usually be on the basis that if the Client Wins the Claim:

4.9.2.1.1. The barrister will often charge a success fee in addition to the Counsel Fees. The barrister's success fee will be set out in the separate conditional fee arrangement that the Firm enters into with them and the Firm will discuss the barrister's success fee with the Client before the barrister is instructed; and

4.9.2.1.2. If the Claim is unsuccessful, the Client will not be liable for payment of any Counsel Fees.

4.9.2.2. If the Client Wins the Claim, the Client is normally entitled to recover some or all of any Counsel Fees from the Opponent. However, the barrister's success fee is not recoverable from the Opponent and so any such Counsel success fee will be paid either from the Recovered Costs and/or by the Firm. In the event that the recoverable Counsel Fees assessed by the Court are lower than the full Counsel Fees, the Firm will pay any shortfall between Counsel's Fees and the assessed amount.

4.9.3. If the Firm is not able to find a suitable barrister who is willing to work under the terms of the conditional fee agreement, the Firm will instruct the barrister on the basis that the Firm is liable to pay the Counsel Fees in full regardless of whether the Client Wins the Claim. In this instance, Counsel Fees will be paid by the Firm.

4.10. Group Litigation – Individual and Common Costs

4.10.1. As you are bringing a claim as part of a group of claimants, when seeking to recover costs from the Opponent, your notional liability for our time Costs and Counsel's Fees will reflect work done and Counsel's Fees incurred on your individual Claim, and also a pro rata proportion in respect of work done and Counsel's Fees which are common to all of the claimants' claims ("common costs"). Subject to the court ordering otherwise, your (notional) pro rata share of the common costs will be in proportion to your pro rata share of the total settlement sum or award received by the Claimant group. If there is no settlement sum or award, your pro rata share of the common costs will be equal to its estimated claim as a proportion of the total estimated claim of the Claimant group.

4.10.2. Similarly, you will be liable for our expenses incurred on your individual Claim and also a pro rata proportion of the Expenses which are common to all of the claimants' claims.

4.10.3. The premium for the ATE insurance policy in place will be paid by the Firm.

4.10.4. Liability for the premium will be shared by the group of successful claimants in accordance with the terms of the policy, in accordance with the terms of the policy, or in accordance with any costs sharing agreement required by the Court and/or insurers, and/or as determined by the Court.

4.10.5. It may be necessary to make different costs sharing arrangements depending, for example, on how the court manages the proceedings in relation to your Claim. Where we reasonably consider that this is necessary, you agree that we may substitute such alternative costs sharing terms as are reasonable.

4.10.6. Where exercising our authority under clause 12, we will always act in the best interests of the majority of the group. If the best interests of the majority of the group differ from your best interests, we will advise you of this, but you agree that we may cease to act for you in these circumstances, in which case our payment terms shall apply. In these circumstances, where possible, we will refer you to alternative solicitors.

4.11. *All of the above matters set out a contractual liability subject to the agreed cap for the client to pay the Firm Fees, Disbursements and VAT, which is required in order to recover costs from the Opponent, but such Firm Fees, Disbursements and VAT will be capped at the amount of the Recovered Costs (as set out in clause 4.7) and the Client will not be required to pay any shortfall between the Firm Fees and the Recovered Costs, subject to the Client's continuing compliance with clause 10.*

4.12. Adverse costs

If the Client Loses the Claim, the Client may have to pay the Opponent Adverse Costs. Provided always that the Client has complied with the terms of this Agreement, the Firm Guarantees that it will provide an indemnity to the Client in respect of such Adverse Costs, which may also be backed by an ATE Insurance which will provide cover to the Firm in respect of those Adverse Costs.

4.13. Interim application costs

If the Client wins on an interim application during the case and the court orders the Opponent to pay the Client's costs of that application, the Client will be liable for the Firm Fees and Disbursements for that application in any event but only up to the amount recovered from the Opponent.

4.14. Settlement

4.14.1. Where the Opponent makes an offer to settle the Claim for a lump sum or benefit that does not distinguish between Damages and our Fees, Counsel Fees and Disbursements, the Client agrees that it will not accept such an offer without the Firm's written consent.

4.14.2. It may be that the Opponent makes a Part 36 Offer which the Client rejects on the Firm's or Counsel's advice and the Client pursues the Claim to trial and obtains judgment in its favour where the Damages it recovers are less than or equal to the Part 36 Offer. If this happens, the Client will still win the Claim, but the Firm will charge the Firm Fees for the period up to 21 days after it received notice of the Part 36 Offer / payment and for the period thereafter it shall not claim any Firm Fees or Disbursements. The Client will also usually be ordered to pay the Opponent's costs from 21 days

after notice of the Part 36 Offer / payment which will be covered by the indemnity for Adverse Costs provided by the Firm and/or the ATE Insurance.

If the Opponent makes a Part 36 Offer which the Client rejects against the Firm's or counsel's advice and the Client pursues the Claim to trial and obtains judgment in its favour where the Damages are less than or equal to the Part 36 Offer, the Client will be liable for the Firm Fees and Disbursements and in these instances such amounts shall not be subject to the cap in clause 4.7. The Client will also usually be ordered to pay the Opponent's costs from 21 days after notice of the Part 36 Offer / payment and the Client shall be liable for these amounts. Such amounts would not be subject to the cap in clause 4.7 nor covered by the indemnity for Adverse Costs provided by the Firm or the ATE Insurance.

5. Application of proceeds and payment priority

- 5.1. The Client agrees to hold all Damages and Recovered Costs as trust property on bare trust absolutely for the benefit of the Firm and itself to the extent of each of their respective interests in the Damages and Recovered Costs as described in this CFA.
- 5.2. If the Client Wins the Claim, Damages and Recovered Costs paid into the Firm's client account in accordance with clause 4.4.5 shall be applied by the Firm in the following order of priority:
 - 5.2.1. First, subject to the Cap, to the Firm in respect of (i) the Firm Fees; and (ii) Disbursements; and (iii) VAT;
 - 5.2.2. Second, to the Client in respect of the Damages together with any interest payable in accordance with the Solicitors Accounts Rules.
- 5.3. If the Client Loses the Claim, the Client irrevocably instructs the Firm that any amounts recoverable under the ATE Insurance in respect of the Disbursements (to the extent such amounts have not been paid directly to the Firm by the ATE Insurer) shall be paid directly into the Firm's client account to be applied by the Firm to meet any Disbursements payable by the Client in accordance with the terms of this CFA.

6. VAT

- 6.1. VAT will be added at the rate which applies when the work is done to all of the Firm Fees. VAT is also payable on certain Disbursements.

7. Right to apply for an assessment

- 7.1. The Client has the right to an assessment by the court of the amount of the Firm Fees and/or Disbursements which are payable by the Client under this CFA (but which are to be paid by the Opponent), by making an application under section 70 of the Solicitors Act 1974. There are time limits for that application, including an absolute right to assessment if the Client applies to the court within one month of delivery to the Client of the bill of costs, and a gradual reduction of the right the longer it is left thereafter, which the Firm will inform the Client about if asked. The Client is welcome to seek advice from another law firm about this but would be required to pay the costs associated with doing so.

8. Lien

- 8.1. The Firm is entitled to keep any money, papers, documents, or other property held on behalf of the Client until all money due to the Firm is paid in full. A lien may be applied after this CFA ends.

9. ATE Insurance

- 9.1. The Client hereby grants authority to the Firm to enter into an ATE Insurance policy with the ATE Insurer on the Client's behalf for the purposes of meeting the Client's liability for certain amounts the Client may be liable to pay in connection with the Claim, including any Adverse Costs where the Client Loses the Claim. The Firm shall have no interest in the ATE Insurance policy.
- 9.2. The Firm will pay for any insurance premium for which the Client is immediately liable.

9.3. The Firm is not authorised by the Financial Conduct Authority. However, it is included on the register maintained by the Financial Conduct Authority so that it can carry on insurance mediation activity, which is broadly the advising on, selling and administration of insurance contracts. This part of the Firm's business, including arrangements for complaints or redress if something goes wrong, is regulated by the Solicitors Regulation Authority.

10. Responsibilities

10.1. To enable the Firm to properly advise and represent the Client, the Client's responsibilities include:

- 10.1.1. Giving the Firm full, honest, clear and timely instructions and instructing the Firm so as to allow it to comply with all rules of the court or obligations imposed by its regulators;
- 10.1.2. Cooperating fully with the Firm in the preparation and conduct of the Claim, including informing the Firm of all material facts of which the Client is aware, promptly keeping the Firm informed of any developments which are relevant to the Firm's representation of the Client in relation to the Claim and its assessment of the likelihood that the Client will Win the Claim, and not causing any significant delay or otherwise acting in a manner that might materially prejudice the likelihood that the Client will Win the Claim;
- 10.1.3. Telling the Firm promptly if any information previously provided to the Firm is no longer true or accurate;
- 10.1.4. Acting throughout the duration of the Claim in accordance with the reasonable advice and direction of the Firm, including the use and instruction of barristers, experts or witnesses, the issues arising in the Claim and any compromise of the Claim;
- 10.1.5. Providing the Firm with all information and documents which are relevant to the Claim, including but not limited to letters, documents and emails, third party reports and records, and statutory filings;
- 10.1.6. Safeguarding and preserving any relevant documents (in both electronic and hard-copy form) that may be relevant to the Claim. Further details in relation to the Client's disclosure requirements are set out in the Standard Terms and Conditions of Business;
- 10.1.7. Not asking the Firm to work in an improper or unreasonable way;
- 10.1.8. Consulting with the Firm before making any contact with or having any discussion or correspondence with the Opponent or its lawyers concerning any aspect of the Claim;
- 10.1.9. Not abandoning or discontinuing the Proceedings or any part of the Proceedings against the Firm's advice;
- 10.1.10. With the Firm's guidance, taking all reasonable steps to engage constructively with the Opponent to resolve the Claim, including through alternative dispute resolution if appropriate and to notify the Firm immediately if the Client receives an offer of Settlement, whether orally or in writing, from or on behalf of the Opponent;
- 10.1.11. Not settling the Claim (or any part of it) without the Firm's consent, such consent not to be unreasonably withheld having regard to the Firm's duty to act in the Client's best interests, not entering into any Settlement which does not differentiate between the sum paid as Damages and the sum paid as Recovered Costs unless the Firm agrees, and not agreeing to any apportionment of a Settlement sum between Damages and Recovered Costs unless the Firm agrees;
- 10.1.12. Not entering into any agreement, orally or in writing, with any other law firm, claims management company or person in respect of the Claim (including any agreement relating to a sharing of Damages) without the Firm's agreement;

10.1.13. Not entering into any new agreement concerning the Claim that does not acknowledge the enforceability of this CFA and the Firm's rights hereunder;

10.1.14.

10.1.15. Not receiving any payment directly from the Opponent or any other person in respect of Damages or Recovered Costs. All Damages and Recovered Costs must be paid directly into the Firm's client account;

10.1.16. Not causing or contributing to a conflict of interest that would prevent the Firm from continuing to act in relation to the Claim; and

10.1.17. Going to a court hearing and giving oral evidence if the Firm requests the Client to do so.

10.2. The Firm's responsibilities include:

10.2.1. Always acting in the Client's best interests, subject to the Firm's overriding duties to the court and/or its regulators and/or the Firm's other professional duties;

10.2.2. Explaining to the Client the risks and benefits of taking legal action, including advising the Client of any legal issues, circumstances and reasonably foreseeable risks relevant to the Claim;

10.2.3. Giving the Client the best information reasonably possible about the likely costs of the Claim and the different methods of funding those costs;

10.2.4. Keeping the Client apprised of progress; and

10.2.5. Seeking the Client's instructions as required.

11. Termination

11.1. By the Client

11.1.1. The Client is entitled to end this CFA in writing at any time. If the Client does so and the Client:

11.1.1.1. Does not continue with the Claim, the Client agrees immediately to pay the Firm Fees for the work done to the termination date of this CFA, together with Disbursements incurred to the termination date;

11.1.2. If the Client terminates this CFA and continues with the Claim, the Client agrees to:

11.1.2.1. Where applicable, sign a court form which informs the court that the Firm no longer acts for the Client or to execute any other documents as may be necessary to give effect to removing the Firm from the court record;

11.1.2.2. Keep the Firm regularly informed of the progress of its Claim;

11.1.2.3. Procure that any new solicitors instructed on the Claim shall provide the Firm with regular information upon the Firm's reasonable request as to the progress of the claim and shall respond to any reasonable queries the Firm may raise on a timely basis;

11.1.2.4. Immediately notify the Firm in writing of any monies received in connection to the Claim and shall instruct its new solicitors to hold on trust for the Firm the Firm Fees (where the Client wins the Claim and where such fee is due to the Firm in accordance with the terms of this CFA) in a designated client account and to provide confirmation of the same to the Firm;

11.1.2.5. Ensure that, if the Client wins the Claim, payment of the Firm Fees to the Firm shall take priority over any other payment obligations the Client may have under any additional funding agreement or conditional fee agreement arising out of the same claim and that the required amount of Recovered Costs shall be paid in accordance with clause 5 (Application of Proceeds and Payment Priority).

11.2. *By the Firm*

11.2.1. The Firm is entitled to end this CFA on reasonable notice if:

- 11.2.1.1. The Client rejects the Firm's advice to accept a reasonable offer from the Opponent or to make a reasonable offer to the Opponent in Settlement of the Claim or to discontinue part of the Claim. In such circumstances, the Client must pay the Firm Fees for the work done to the termination date of this CFA, together with Disbursements incurred to the termination date.;
- 11.2.1.2. The Client elects to discontinue the Claim without the Firm's agreement. In such circumstances, the Client must pay the Firm Fees for the work done to the termination date of this CFA, together with Disbursements incurred to the termination date. The Client may also be liable to pay the Firm damages for breach of contract;
- 11.2.1.3. The Client does not meet its responsibilities, breaches its duty of confidentiality as set out under this CFA, provides information that is false, inaccurate, misleading, fraudulent, or materially incomplete, materially breaches any of the representations and warranties set out at Schedule 1, or if the Client is otherwise in material breach of any of the terms of this CFA. In such circumstances, the Client must pay the Firm Fees for the work done to the termination date of this CFA, together with Disbursements incurred to the termination date. The Client may also be liable to pay the Firm damages for breach of contract.
- 11.2.1.4. The Client becomes bankrupt, insolvent, or subject to winding-up proceedings or liquidation/receivership. In such circumstances, the Firm may elect whether: (i) the Client must pay the Firm Fees for the work done to the termination date of this CFA, together with Expenses incurred to the termination date.
- 11.2.1.5. The Firm believes that there is no longer a reasonable prospect that the Client will win the Claim or that the likely recovery the Client would achieve is insufficient to justify expenditure of further Firm Fees or Disbursements. In such circumstances, provided the Client has not provided information that is false, inaccurate, misleading, fraudulent, or materially incomplete, the Client will not be required to pay any Firm Fees or Disbursements. If the Firm terminates this CFA in accordance with this clause 11.2.1.5 whilst on the court record as the Client's solicitors in any Proceedings, the Client agrees to sign a court form which informs the court that the Firm no longer acts for the Client or to execute any other documents as may be necessary to give effect to removing the Firm from the court record.
- 11.2.1.6. Any relevant ATE Insurance policy is terminated by the ATE Insurer on grounds of breach or misconduct by the Client. In such circumstances, the Client must pay the Firm Fees for the work done to the termination date of this CFA, together with Disbursements incurred to the termination date.

11.2.2. The Client's death before the Claim is resolved will bring this CFA to an end. In such circumstances, the Firm will be entitled to recover the Disbursements up to the date of the Client's death from the Client's estate.

11.2.3. If the Firm terminates this CFA in accordance with its terms and withdraws its services, it shall have no duty to find the Client alternative lawyers.

11.2.4. After the CFA ends (for whatever reason) the Firm shall, if applicable, apply to have its name removed from any Proceedings relating to the Claim, unless the Client obtains another form of funding satisfactory to the Firm and instructs the Firm accordingly.

11.3. *Cooling-off period*

Subject to clause 2.3, if the Client has a right to cancel this CFA under Schedule 2 and does so within the 14-day time limit, the Client will pay nothing.

12. **Delegated Authority**

12.1. By agreeing to these terms of business, you agree to delegate the authority herein described to us on the following terms:

- (i) Issuing of court proceedings;
- (ii) Making and accepting offers of settlement provided, in our opinion, it is in your best interest to do so;
- (iii) Entering into settlement contracts provided, in our opinion, it is in your best interest to do so.

The effective date of this delegation is from the date of this letter and shall run until revoked in writing, or until the end of the case, whichever comes first.

12.2. In group litigation, it is not usually possible for solicitors to take instructions from each individual client about how best to conduct their claims. In such a case, you therefore authorise us to take all the steps we consider appropriate to best conduct your Claim, including (but not limited to):

- a) deciding what types of legal claims to pursue on your behalf and how best to put these forward;
- b) making strategic decisions on how best to progress the Claim, including decisions regarding preliminary legal issues, lead claims and appeals;
- c) issuing legal proceedings where appropriate;
- d) deciding what type of generic evidence is needed and obtaining such evidence;
- e) selecting and instructing appropriate barristers in your claim;
- f) selecting and instructing appropriate experts and filing and serving expert evidence;
- g) agreeing case management directions and extensions of time with your opponent and seeking the court's resolution where appropriate;
- h) making and defending interim applications where agreement with your opponent cannot be reached or where the court's permission or approval is required;
- i) entering into settlement negotiations or alternative dispute resolution with your opponent, and where appropriate, settling the claims;
- j) taking all steps to recover our costs from your opponent, including commencing detailed assessment proceedings and entering settlement negotiations or alternative dispute resolution;
- k) giving consent on your behalf in the event that any member of the group is required to discontinue their claim; and
- l) instructing other solicitor's firms or groups of firms to carry out work on your behalf, if we consider appropriate.

13. Confidentiality

- 13.1. It may be necessary for the Firm or the Client to share information about the Claim with the ATE Insurer. Common interest privilege and/or litigation privilege will attach to information shared with the ATE Insurer in relation to the Claim.
- 13.2. The Client agrees not to disclose any information about the Claim to a third party before first discussing it with the Firm.
- 13.3. The existence and terms of this CFA shall be treated by the Client as confidential.

14. Severability

- 14.1. If, for any reason, one or more of the provisions or undertakings of this CFA shall be held to be invalid but would have been held to be valid if part of the wording of the same was deleted or the period or scope of the same reduced then the said provisions or undertakings of this CFA shall apply with such deletion or modification as may be necessary to make them valid and effective.
- 14.2. Without prejudice to the above, the illegality, invalidity, or unenforceability of any provision of this CFA under the laws of any jurisdiction shall not affect its legality, validity, or enforceability under the laws of any other jurisdiction, nor the legality, validity, or enforceability of any other provisions of this CFA. Each party shall use all reasonable endeavours to replace any illegal, invalid, or unenforceable provisions by a legal, valid, and enforceable substitute provision, the effect of which is as close as possible to the intended effect of the illegal, invalid, or unenforceable provision.

15. Conflict

15.1. If there is any inconsistency between any of the provisions of this CFA and the provisions of the Standard Terms and Conditions of Business, the provisions of this CFA shall prevail.

16. Governing law and jurisdiction

16.1. This CFA and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter, existence, formation, validity, termination, or enforceability shall be governed by and construed in accordance with the law of England and Wales.

16.2. Subject to clause 16.3, each party irrevocably submits to the exclusive jurisdiction of the courts of England and Wales to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with this CFA or its subject matter or formation.

16.3. Where there is a dispute between the Firm and the Client as to the apportionment of any amount paid to the Client by way of Settlement between Damages and Recovered Costs, the disputes shall be referred for determination by an independent barrister or experienced costs lawyer to be agreed between the Parties, such barrister or lawyer to be of appropriate seniority and experience having regard to the subject matter, value and complexity of the dispute. The barrister or lawyer shall act as an expert not an arbitrator, and his or her decision shall be binding. The barrister or lawyer shall decide the procedure for resolving the dispute, and who is to be responsible for the costs of the dispute, including his or her own fees. The barrister or lawyer will be appointed by agreement between the parties or, in the absence of any agreement, by the President of the Law Society.

16.4. Nothing in this clause 16 is intended to or shall prejudice any rights of the Client under the Solicitors Act 1974 or any right of recourse to the Legal Ombudsman, the Solicitors Regulation Authority or other regulator.

17. Assignment

17.1. The Client shall not assign or transfer any of its rights and/or obligations under this CFA without the prior written consent of the Firm.

17.2. The Firm shall be entitled (subject to any applicable laws) to assign, transfer, charge or securitise its rights to any Firm Fees under this CFA to a third party or parties upon written notice to the Client, but not so as to affect any of the Client's rights to its detriment. The Client agrees to execute any further documents the Firm requires to make such assignment effective.

17.3. The Firm will notify the Client as soon as reasonably possible where any assignment, transfer, charge or securitisation referred to in clause 16.2 above affects any provision of this CFA or if, as a result of such assignment, transfer, charge or securitisation, the Client should consider all references to the Firm in this CFA as references to the relevant assignee.

17.4. This CFA shall be binding upon and enure to the benefit of the successors in title and assigns of the Firm.

17.5. Notice given to the Client pursuant to this clause 16 shall be sent by email to the following address:
{ClientEmail}.

18. Warranty of authority

18.1. Any person who signs the Client Care Letter enclosing this CFA on behalf of the Client hereby warrants that they are duly authorised to do so and that their signature legally binds the Client.

18.2. Each party warrants and represents to each other party that the signatories to the Client Care Letter enclosing this CFA are duly authorised by the respective party on whose behalf they sign to sign the Client Care Letter and bind the respective party to the terms of this CFA.

19. Third-party rights



19.1. No person who is not a party to this CFA has any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this CFA but this does not affect any rights or remedy of a third party which exists or is available other than under the Act, nor does it affect the rights of any successors or assigns of the Firm.

Schedule 1 (Representations and Warranties)

The Firm's decision to enter into the terms of this CFA is based in part on the representations and warranties the Client has made in this Schedule 1. The Client agrees to inform the Firm promptly if any of these statements is no longer true and accurate.

In addition to the representations and warranties set out at clause 18, the Client hereby warrants and represents that:

1. All factual information howsoever delivered by the Client to the Firm prior to the date of the Client signing the Client Care Letter was true and accurate in all material respects as at the date of the relevant report or document containing the information and remains true and accurate at the date of the Client signing the Client Care Letter.
2. No legal proceeding or other procedure or step in relation to the subject matter of the Claim has previously been advanced by or on behalf of the Client.
3. No information has been withheld or concealed by the Client or, to the best of the Client's knowledge, by its affiliates or any advisors that, if disclosed, would have the effect of causing the information, opinions, intentions, forecasts or projections previously provided by the Firm being untrue or misleading in any material respect or which, if disclosed, might reasonably have been expected to affect the Firm's decision to enter into the terms of this CFA.
4. All documents in the Client's possession or control relevant to the Claim have been and will be safeguarded and preserved by the Client (in both electronic and hard-copy form) and will be supplied to the Firm (including but not limited to letters, documents and emails, third-party reports and records, and statutory filings).
5. There are no facts or situations that have not been disclosed to the Firm which might reasonably be expected in any material respect to adversely affect the conduct, progress or continuation of the Proceedings, the Client's prospects of successfully enforcing any judgment in the Proceedings, or the prospects that the Client wins the Claim.
6. Other than this CFA, there are no other agreements or understandings, whether in oral or written form, between the Client and any other person in respect of the Claim, Proceedings or Damages (including any agreement or understanding relating to the sharing of any Damages or any charge over any Damages).
7. The obligations assumed by the Client under this CFA are legal, valid, binding and enforceable obligations, subject only to applicable bankruptcy or other laws affecting creditors' rights generally from time to time in effect and to general principles of equity.
8. The entry into and performance by the Client of this CFA does not and will not conflict in any respect with, or result in a breach or violation of:
 - 8.1. any law or regulation applicable to the Client; and
 - 8.2. any agreement or instrument binding upon the Client or any of its assets;
9. No consent, approval, authorisation, filing with or order of any court or governmental agency or body is required to enable the Client lawfully to enter into, exercise its rights and comply with its obligations in this CFA.
10. No legal proceeding or other procedure or step has been taken or, to the Client's knowledge (having made all reasonable enquiries), threatened, by or in relation to the Client on the basis that the Client is unable to pay its debts.
11. No legal proceeding or other procedure or step has been taken leading to a conviction against the Client in relation to the Client having committed fraud.



Schedule 2 (Notice of the Right to Cancel)

Subject to clause 2.3 of the CFA, the Client has the right to cancel this CFA without giving any reason within a period of 14 days from the date of signing the Client Care Letter.

To exercise the right to cancel, the Client must inform the Firm of its decision to cancel by a clear statement (e.g. a letter sent by post or e-mail). The Client may use the template cancellation form below if so desired but does not have to.

To meet the cancellation deadline, it is sufficient for the Client to send its communication concerning its exercise of the right to cancel before the cancellation period has expired.

The Client can cancel by:

Post to: Barings Limited, 8th Floor, Cardinal House, 20 St Mary's Parsonage, Manchester, M3 2LY.

Email to: info@baringslaw.com

If the Client cancels this CFA, the Firm will reimburse to the Client any payments received from the Client within 14 days, using the same means of payment as the Client used, and without charging any fee (although it is extremely unlikely that the Client will have made any such payments).

Where the Client requested the Firm to begin the performance of services during the cancellation period, the Client shall pay the Firm an amount which is in proportion to what has been performed until the Client has communicated its cancellation to the Firm.

Cancellation Notice

If the Client wishes to cancel the CFA it may use this form, but it does not have to.

To: Barings Limited, 8th Floor, Cardinal House, 20 St Mary's Parsonage, Manchester, M3 2LY **OR** info@baringslaw.com

I hereby give notice that I wish to cancel my contingent fee agreement with Barings Limited enclosed with Barings Limited's letter dated {TodayDate}, your reference:

{ContactID}

Signed: _____

Name: _____

Address: _____

Date: _____

Form of Authority

I authorise Barings Limited (trading as Barings Law) with registered office at 8th Floor, Cardinal House, 20 St Mary's Parsonage, Manchester, M3 2LY to act on my behalf. I give Barings Limited full authority to refer my claim(s) to my opponent.

I agree and accept that upon signing this Letter of Authority, Barings Limited may submit a Data Subject Access Request (under s.45 of The Data Protection Act 2018 and under Article 15 of the General Data Protection Regulation) to my opponents, or related parties, to provide a copy of all personal data relating to me.

The authority also gives my opponents and or the FOS/FSCS permission to communicate with Barings Limited and to share information with Barings Limited about my case. **I further authorise and require that any payment due to me shall be made directly to Barings Limited, on the basis that Barings Limited has an equitable lien over any sums payable to me, in order to secure payment of its costs.**

This authority started from the date I signed it and does not end until I withdraw my instructions from Barings Limited. This authority overrides any earlier authority I may have provided.

I have signed this electronically and understand I am bound as if I had signed it by hand.

Claimant's Personal Details

Our Reference Number:

{ContactID}

Claim Type:

{ClaimType}

First Name:

{ClientFirstName}

Surname:

{ClientSurname}

Maiden name or any other previous name:

{PreviousName}

Claimant's Signature:

{{signature|insert_image:164:73}}

Current Address:

{ClientAddressLine1}
{ClientAddressLine2}
{ClientCity}
{ClientPostcode}

Date of Birth:

{ClientDateOfBirth}

Date:

{TodayDate}

IP Address:

{IPAddress}



Solicitor Instruction Declaration Form

I hereby confirm and declare that I am the Firm's client in relation to the matter described below ("My Claim").

I hereby authorise and instruct Barings Limited of Cardinal House, 20 St. Mary's Parsonage, Manchester, M3 2LY to act exclusively and solely on my behalf in respect of My Claim. I further give Barings Limited my full authority to refer My Claim to my opponent and any such other person or organisation as may be relevant in connection with My Claim.

I confirm that no other person, entity, or representative is authorised by me to provide instructions on my behalf in respect of My Claim unless expressly notified by me in writing.

Should my circumstances change, including in the event of the appointment of any joint instructing party or authorised representative, I confirm that I will notify you promptly in writing.

I make this declaration understanding that it may be relied upon for the purposes of managing and progressing My Claim.

This authority shall commence from the date I signed it and will not end unless and until I withdraw my instructions from Barings Limited by giving formal notice in writing.

I have signed this declaration form electronically and I understand and agree that in doing so I shall be bound by its terms as if I had signed it by hand.

Claimant's Personal Details

Our Reference Number:

Claim Type:

Defendant:

First Name:

Current Address:

Surname:

Claimant's Signature:

Date:

IP Address:

Claimant Assignment

This Assignment is made on: {TodayDate}

If you sign this document, you are transferring rights in your Claim to Barings Limited. This transfer will allow your solicitor to borrow monies which can be used to fund your Claim, repay costs or disbursements (own account or third party) incurred in connection with your Claim, or to obtain funding against costs. If you are not clear about this or do not wish to allow this, you must seek independent legal advice.

Between:

- (1) {ClientFirstName} {ClientSurname} of {ClientAddressLine1}, {ClientAddressLine2}, {ClientCity}, {ClientPostcode} (“Assignor”); and
- (2) **Barings Limited** incorporated and registered in England and Wales with company number 07072321 whose registered office is at Cardinal House, 20 St Mary’s Parsonage, Manchester, M3 2LY (“Assignee” which definition shall include its assignees and successors).

Whereas:

- (A) The Assignor is the claimant(s), or intended claimant(s), in relation to a {ClaimType} claim (“**the Claim**”).
- (B) The Assignor has agreed to provide assignments and consents to the Assignee in respect of the Claim.
- (C) The Assignor has agreed to assign to the Assignee the right to the insurance policy, if any, (“**the Policy**”) and the right to receive the Recovered Costs.

1. Assignment

- 1.1 In consideration of the payment of £1 (receipt of which is hereby acknowledged), the Assignor with full title guarantee hereby assigns absolutely to the Assignee the Policy and all of its past, present and future rights, title, benefits and interests in the Recovered Costs.
- 1.2 The Assignee undertakes to hold the Claim Proceeds and any Recovered Costs on the following basis:
 - a. As security for the repayment of the funding provided to the Assignee in relation to the Claim (“the Costs”) (such funds may be deductible from the Recovered Costs without reference to the Assignor); and
 - b. To hold any balance on trust on behalf of the Assignor until such time as the Firm Fees have been paid by the Assignee to its lender at which time the balance of the Claim Proceeds shall be released from the terms of this Assignment and shall be assigned back to the Assignor for £1, subject to the terms of the retainer in place between the Assignor and the Assignee.
- 1.3 The Assignee shall reassign the Policy and any rights, title, benefit and interest in the Claim Proceeds and/or the Bill of Costs and/or the Recovered Costs on the payment of all of the Firm Fees at such time that no further Costs may arise and for the payment of £1.
- 1.4 Subject to clause 1.3, the Assignee consents to the Assignee making a further assignment of the Policy and any rights, title, benefit and interest in the Claim Proceeds and/or the Bill of Costs and/or the Recovered Costs to any other party in its absolute discretion.

2. Consent to Transfer

- 2.1 The Assignor hereby consents to the transfer of the Claim File from the Assignee to Sentinel Legal (SRA Number: 811792) in the event that the Assignee is no longer able to handle the Claim at any time.

2.2 Should the Assignee consider it appropriate or necessary to propose the transfer of the Claim File to a firm of solicitors other than a firm named in clause 2.1, the Assignee will provide details of the nominated firm(s) to the Assignor and the file will only be so transferred if the Assignor gives consent in writing.

3. Counterparts

This consent may be executed in any number of counterparts and all such counterparts taken together shall be deemed to constitute one and the same document.

4. Governing Law

This Assignment and Consent shall be governed by, and construed in accordance with, the laws of England and Wales.

5. Third-Party Rights

Subject to first giving to the Assignor notice of such assignment (1) IQ Global Group L.L.C-FZ (registered in United Arab Emirates and company number 2643821.01) and its subsidiaries and (2) Nera Capital Limited (registered in Dublin with company number 503487) (each a "Third Party") and (3) any other third party following an assignment by the Assignee, shall be entitled to enforce any rights assigned respectively to them by the Assignee and to arrange the transfer of the Claim File to another firm of solicitors pursuant to the Consent to Transfer set out above at clause 2. Save for the above rights of the Third Party, the Contracts (Rights of Third Parties) Act 1999 shall not apply to this Assignment.

Signatures

Signed by the Solicitor: *Robert Whitehead*

Duly authorised for and on behalf of Barings Limited

Date:	<input data-bbox="427 1263 895 1317" type="text" value="{TodayDate}"/>
Signature:	<input data-bbox="427 1335 895 1487" type="text" value="{signature insert_image:164:73}"/>
IP Address:	<input data-bbox="427 1505 895 1559" type="text" value="{IPAddress}"/>
Print Name:	<input data-bbox="427 1576 895 1630" type="text" value="{ClientFirstName} {ClientSurname}"/>
Date:	<input data-bbox="427 1648 895 1702" type="text" value="{TodayDate}"/>



Client Information

Our priority at all times is to protect our clients' interests and to act transparently, ensuring that your claim is protected and continues to be progressed in a timely manner, without undue delay.

With that in mind, we have put in place alternative arrangements, whereby, subject to your consent, Sentinel Legal, or a Nominated Firm of solicitors of your choosing will take over the conduct of your claim, without delay. To enable us to take such steps on your behalf, we must obtain your consent for the transfer of your claim, and we would therefore ask you to complete, sign and return to us as soon as possible the following consent form.

Client Consent to Transfer

I hereby consent to the transfer of my case file(s) to:

Sentinel Legal (SRA Number: 811792)

Nominated firm of my choosing

Law Firm Name ("Nominated Firm"):

Law Firm Address:

Law Firm Contact Information:

in the event that Barings Limited is no longer able to handle my claim(s) ("Claim") efficiently and effectively, for any reason whatsoever.

If my Claim is transferred to Sentinel Legal, I understand that my Claim will otherwise be conducted on the same terms and conditions as set out herein. However, if my Claim is transferred to my Nominated Firm, I understand and acknowledge that it might not operate under the same terms and fees.

I understand and acknowledge the following:

1. I authorise Barings Limited to release to Sentinel Legal or to my Nominated Firm (according to my direction, as above) all data, documents, correspondence and records related to my transferred Claim.
2. Barings Limited will no longer handle my Claim once the transfer is complete.
3. Barings Limited will inform me of any such transfer, once it has taken place.
4. Sentinel Legal or the Nominated Firm will confirm to me that it has agreed to take over conduct of my Claim.

This consent to transfer shall remain in effect until the settlement, closure or transfer of the case file(s) and it shall apply to all data, documents, correspondence, and records relating to my Claim.

I instruct Barings Law on my behalf to draft a Subject Access Request in order to obtain any information that is deemed appropriate and to submit it to the proposed Defendant's Data Controller.

I further authorise Barings Law to complete a soft credit check (also known as a soft enquiry) if necessary, to validate my identity and the data received from the credit check may be used to support my Claim.

I agree that Barings Law can use the soft credit check to identify any other claims I might have and to advise me of these. I have read the contingent fee agreement and the Form of Authority and I authorise and instruct Barings Law to act on my behalf in pursuing my Claim(s).

I further acknowledge that, in the event my Claim should be transferred to another firm, I am aware that I have a 14-day cooling-off period in which to select an alternative firm, if I change my mind.

I agree that when I sign my name, my electronic signature will then be transposed also to the contingent fee agreement and to the Form of Authority and I will then be bound by the terms of those documents as though I had



signed them by hand. When I click submit, I will be obligated to use the services of Barings Law for my Claim(s) unless I cancel within the 14-day cooling-off period.

Claimant's Personal Details

First Name:

Surname:

Address:

Client Declaration

I confirm that I have read and understood the contents of this consent to transfer and confirm I have signed this electronically. I understand that I am bound by this consent form as if I had signed it by hand.

Signature:

Print Name:

Date:

IP Address:

Litigation Management Agreement

Recitals

1. This Litigation Management Agreement (“LM Agreement”) binds all Clients (“You”) who appoint Barings Limited (“Us/We”) to act on their behalf under the terms of our DB Agreement and CF Agreement in the Claims.
2. This LM Agreement provides a mechanism by which we can obtain instructions on behalf of the large numbers of Clients whom we expect to instruct us in the Claims.

Terms

3. We may establish a Committee where We consider that will further the efficient management of the Claims, which will comprise:
 - (a) Two members, to be nominated by Us from time to time (referred to hereafter as “Barings Representatives”); and
 - (b) Five representative Clients (“Client Representatives”).
4. The Client Representatives will be appointed by Us, acting exclusively in the best interests of the Client group, and they shall be independent of Us, and any after the event (ATE) insurer or litigation funder.
5. We will appoint Client Representatives from those of our Clients who have volunteered to serve on the Committee and shall use our best endeavours to appoint Clients with business or professional experience enabling them to exercise an informed and independent judgement so as to manage the Claims collectively in the best interests of the Clients as a whole.
6. You and every other Client agree that the Committee shall be Your agents in respect of the conduct of your Claim and every other claim for each Client and You empower the Committee to enter into any such further agreements as are necessary for the efficient management of the claims including but not limited to the procuring of additional funding and / or insurances against adverse costs risk if required.
7. In appointing the Committee as agents in respect of the conduct of the claims, You and each of the Clients irrevocably grant the Committee the power to:
 - (a) approve or enter litigation funding agreements and incept after the event insurance policies as the Committee sees fit;
 - (b) provide instructions to Us and any other solicitors appointed either by the Court or by agreement to any steering committee on any such terms as the Committee deems fit but such instructions will always be subject to and in accordance with the terms and conditions contained in the CFA made with each Client and acting in the best interest of the Client group as a whole;
 - (c) decide what types of legal claims to pursue on Your behalf and how best to put these forward;
 - (d) make strategic decisions on how best to progress the Claim, including decisions regarding preliminary legal issues, lead Claims and appeals;
 - (e) issue legal proceedings where appropriate
 - (f) decide what type of generic evidence is needed and obtain such evidence;
 - (g) select and authorise Us to instruct appropriate barristers in your Claim;
 - (h) select and authorise Us to instruct appropriate experts and filing and serving expert evidence;

- (i) agree case management directions and extensions of time with your Opponent and seeking the court's resolution where appropriate;
 - (j) make and defend interim applications where agreement with your Opponent cannot be reached or where the court's permission or approval is required;
 - (k) discontinue any and all Claims, if the Committee deems that to be appropriate;
 - (l) enter into settlement negotiations or alternative dispute resolution with your opponent, and to settle all or any of the Claims;
 - (m) in the event of settlement on a global basis, determine and apportion the distribution of global settlement sums, subject to the terms about the application of proceeds and priority payment in the CFA and provide instructions to Us as to the apportionment and distribution of global settlement sums, in accordance with the terms about the application of proceeds and priority payment in (1) the CFA between the Clients and Us; and (2) this LM Agreement; and
 - (n) take any reasonable and lawful steps to prosecute the Claims of Clients to successful conclusion.
 - (o) take all steps to recover Our costs from your Opponent, including commencing detailed assessment proceedings and entering settlement negotiations or alternative dispute resolution.
8. The Committee shall meet from time to time as required including by way of remote meetings/conference calls and when meeting it shall operate as follows:
- (a) the Committee must have a quorum of not less than 3 Client Representatives and 1 Barings Representative for each meeting;
 - (b) decisions of the Committee shall be by majority vote on a show of hands;
 - (c) a representative Client shall cease to be a member of the Committee if he or she resigns, dies or becomes incapable of managing his or her affairs, has a bankruptcy or insolvency order made against him or her, ceases to instruct Us (including if his or her DB Agreement or CF Agreement) is terminated by Us), or if a majority of the Committee, with the agreement of Us, vote to remove the representative claimant;
 - (d) in the event that a Client Representative ceases to be a member in accordance with clause 8(c), the remaining members of the Committee may appoint a substitute Client Representative to the Committee by majority vote;
 - (e) the Chair of the Committee shall be a Client and shall be appointed by majority vote at the first Committee meeting, and shall have both an ordinary vote and the casting vote in the event of any tie;
 - (f) the Committee shall keep minutes of its meetings, to be prepared and maintained by Us, and shall approve the same at each subsequent meeting;
 - (g) Counsel and/or experts instructed on behalf of the Clients may attend Committee meetings at the invitation of any member of the Committee, but will not have voting rights;
 - (h) in providing instructions to Us as to the making or acceptance of offers of settlement, or of the distribution of global damages, or as to discontinuing of a claim or the Claims, no such decisions can be made unless We have recommended any proposed course of action to the Committee;
 - (i) if the Committee rejects Our advice on questions of settlement or discontinuance, and Counsel who is instructed in the Claims agrees with Our advice, then We may on reasonable notice to the Clients terminate their CFA and the payment consequences set out in those respective agreements will then apply.
 - (j) the Committee shall ensure that We communicate with all Clients in a timely manner in respect of the general progress of the Claims, but in doing so it shall take into account the need to preserve confidentiality in the conduct of the Claims, and to keep costs to a minimum.

9. The Client Representatives who are members of the Committee shall not, unless acting in bad faith, be liable to Us, to any funders or ATE insurers nor to any of the other Clients for any act or omission in the performance of their duties as members of the Committee.

10. The Client Representatives who are members of the Committee shall not be remunerated but shall be paid their reasonable out of pocket expenses by Us as part of their disbursements, which will thereafter form part of the Clients' common costs.

Disputes

11. This LM Agreement shall be governed by the laws of England and Wales and any dispute or question whatsoever which arises between any Client and Solicitor with respect to the construction or effect of the rights duties or obligations of the parties shall be referred to the following procedure before any proceedings are issued by either the Client or Solicitor:-

(a) The Client may follow the Complaints Handling Procedure referred to in Baring's Law Standard Terms and Conditions of Business.

(b) As soon as appropriate, taking into account the urgency required, but in any event within 14 days of any issue or dispute arising there should be a without prejudice meeting between the Client and Solicitor to discuss whether a solution is possible.

Signature

Signature:

{signature|insert_image:164:73}

Print Name:

{ClientFirstName} {ClientSurname}

Date:

{TodayDate}

IP Address:

{IPAddress}



Barings Limited's Standard Terms and Conditions of Business

This document sets out the terms of the relationship between You, the Client, and Us, your Solicitor, and contains certain information that We are required to provide to You at the start of Your Claim. We have tried to make the information as clear as possible and it is vital that You read the document carefully and fully understand and agree its contents. We do appreciate that You may like Us to clarify certain points and if there is anything You would like Us to explain, please do not hesitate to contact Us. These terms contain provisions which limit Our liability to £5 million. We refer You to the limitation of liability set out below.

1. No claims to be made against individual directors, partners and employees of the firm

Subject to the qualification set out below, no director, partner, or member of staff of Barings Limited will have any personal liability for work undertaken for You. You agree not to bring any claim personally against any individual director, partner, or member of staff in respect of any loss which You suffer or incur, directly or indirectly, in connection with Our services. This will not limit Barings Limited's own liability for its acts or omissions. This provision is intended to benefit such directors and members of staff, who may enforce this clause pursuant to the Contracts (Rights of Third Parties) Act 1999.

2. Liability to persons who are not the client of Barings Limited

Subject to the qualification set out below, we shall have no liability to any parties except You and any third parties to whom Our advice is expressly addressed.

3. Limit of Liability

Subject to the qualification set out below, our liability for losses arising out of, or in connection with, our retainer (including legal costs You incur in pursuing recovery of the losses and including interest) shall be limited to the sum of £3 million in respect of any claim against Us. The limit of indemnity under the terms of the Firm's professional indemnity insurance cover is also £3m.

In defining what a claim is for the purposes of this clause, all claims against Us arising from one act or omission, one series of related acts or omissions, the same act or omission in a series of related matters or transactions, similar acts, or omissions in a series of related matters or transactions, and all claims against Us arising from one matter or transaction, shall be regarded as one claim.

4. Proportionate liability

Subject to the qualification set out below, if We are jointly, or jointly and severally, liable to You with any other party We shall only be liable to pay You the proportion of Your losses which is found to be fairly and reasonably due to Our fault. We shall not be liable to pay You the proportion which is fairly and reasonably due to the fault of another party.

5. Effect of limitation or exclusion of liability you agree with another person

- 5.1. We could be affected by any limitation or exclusion or liability which you agree with another of your advisers or any other third party in connection with a matter on which we are acting for you. This is because such a limitation or exclusion of liability might also operate to limit the amount which we could recover from that other person, for example by way of contribution. Subject to the qualification set out below.
- 5.2. You agree that we shall not be liable to you for any increased amount thereby payable by us, or for any amount which we would have been entitled to recover from another of your advisers or other third party by way of indemnity, contribution or otherwise, but are unable to recover because of that limitation or exclusion of liability.
- 5.3. We believe the limitations on our liability We have set out are reasonable having regard to the likely level of the loss we would cause to you in the event that we incur a liability to you, and the availability and cost of professional indemnity insurance and possible changes in its availability and cost in the future. But should

you consider them inappropriate we invite you to discuss the limits with us and We will then investigate the options with you, including the option of providing further cover at additional cost.

6. Severance

Each of the limitations set out above constitutes a separate and independent limitation so that if one or more are held to be invalid for any reason or to any extent whatever or does not accord with any professional obligation, then the remaining limitations or the limitations as varied shall be valid to the extent they are not held to be invalid or incompatible with any professional obligation.

7. Who regulates us?

- 7.1. We are regulated by the Solicitors Regulation Authority (SRA). The professional rules relating to solicitors' firms, including the Code of Conduct can be accessed on the website of the SRA at sra.org.uk/solicitors/standards-regulations/code-conduct-firms/.
- 7.2. Under an exemption from direct authorisation from the Financial Conduct Authority (FCA), whilst we are permitted to advise on and arrange non-investment insurance policies, specifically After The Event (ATE) Insurance, it is your responsibility to make your own insurance and funding arrangements.
- 7.3. Our firm holds professional indemnity insurance and, should you so request, we will provide you with the name and contact details of our professional indemnity insurer, and details of the territorial coverage of the insurance.

8. What does our service cost?

Our service cost and terms and conditions are outlined in the terms of engagement. For a more detailed cost of each agreement, please refer to the individual terms and conditions of the CFA.

9. Challenging our charges

In any circumstances where we do seek payment of our charges from you, you are entitled to make a complaint to us about the firm's bill, in accordance with our complaint's procedure. There may also be a right to object to the bill by making a complaint to the Legal Ombudsman, and/or by applying to the Court for an assessment of it under Part III of the Solicitors Act 1974. Please note that the Legal Ombudsman may not consider a complaint about the bill if You have applied to the Court for assessment of the bill.

10. Time limits

Claims often involve time limits, particularly once legal proceedings are commenced, and there is a limitation period in place which provides a deadline by which your case must be pursued. Your co-operation at all times will help to ensure your case is progressed without delay. Failure to respond to our requests for co-operation and information may result in us ceasing to act on your behalf.

11. Documents and other property

It is important that you keep all documents, which relate in any way to your case. For the present purposes, 'documents' includes anything recorded, whether in permanent or semi-permanent form, such as letters, contracts, receipts, diaries, computer records, photographs, videos, and anything else of that kind. Whilst we do not need to see all of those documents at this stage, they may have to be produced in support of your case or in court proceedings, and a duty is owed to the court to ensure that all documents related to the case are retained in case they should be required. Also, if You have any other property which may be required to prove Your case, you should retain that property until the case is concluded, or We have advised that you can dispose of it.

12. Financial services

Sometimes litigation work involves investments. We are not authorised for providing investment advice and so may refer You to someone who is authorised to provide any necessary advice. However, we can provide certain limited services in relation to investments, provided they are closely linked with the legal services We are providing to you as we are regulated by the Solicitors Regulation Authority.

13. Client satisfaction and complaints

13.1 At Barings Limited, we aim to deliver a first-class service every time. We realise, however, that things can sometimes go wrong, and we welcome complaints as an opportunity to improve our service. If something is wrong, we will do our best to put it right. If you do need to make a formal complaint about our service, we invite you to contact us as outlined below and we will acknowledge your complaint and confirm how it will be dealt with.

Telephone: 0161 200 9960

Email: complaints@baringslaw.com

By Post: Barings Limited, 8th Floor, Cardinal House, 20 St Mary's Parsonage, Manchester, M3 2LY.

13.1 If you are not satisfied with our handling of your complaint, you can ask the Legal Ombudsman to consider your complaint. There are limits for submitting a complaint to the Legal Ombudsman. Where you have not followed our complaints procedure, you must submit your complaint to the Legal Ombudsman within one year from the date of the problem you are complaining about occurring, or one year from the date when you first realised that there was a problem.

13.2 Where you have followed our complaints procedure, the time limit for pursuing a complaint to the Legal Ombudsman is no later than six months from the date on which you received a definitive response to your complaint from us, or from the last day of the eight-week period, whichever is the earlier.

13.3 There are exceptions to the eight-week and six-month rules. For information relating to those exceptions, please refer to the scheme rules on the Legal Ombudsman website. The Legal Ombudsman's contact details are:

Post: The Legal Ombudsman P.O. Box 6167 Slough SL1 0EH

Telephone: 0300 555 0333

Website: www.legalombudsman.org.uk

14 Fraud

Although the great majority of claims are entirely genuine, it must be acknowledged that dishonest claims do exist. Any claimant who is found to have brought a fraudulent claim risk having this reported to the police and being subject to criminal prosecution. In the event that the evidence establishes that a claim is being brought dishonestly, we will be entitled both to terminate our retainer and to seek recovery of any Costs and Legal Expenses which we have incurred.

15 Money Laundering Regulations 2017 and Proceeds of Crime Act 2002

15.1 As a law firm, we are subject to the Money Laundering Regulations, The Proceeds of Crime Act and the Terrorism Act and as such we are under certain obligations to report suspicious circumstances to the authorities. The law requires solicitors to obtain satisfactory evidence of the identity of their clients and we may do this in a number of ways including using computer software or arranging for your identity to be checked in person. We may validate name, address and other personal information supplied by you against appropriate third-party databases. By accepting these terms and conditions you consent to such checks being made. In performing these checks personal information provided by you may be disclosed to a registered Credit Reference Agency which may keep a record of that information. This may affect your credit

rating. All information provided by you will be treated securely and strictly in accordance with the Data Protection Act 2018.

15.2 The provision of a Funding Agreement requires Us to extend the search of the registered Credit Reference Agency to meet our responsibilities under the FCA Consumer Credit Sourcebook, which governs consumer lending and implements the Consumer Credit Act 1974. This enables Us to fulfil our obligations to the funders of the Funding Agreement.

15.3 Please note that it is not our policy to make any compensation payments to anyone other than yourself as our client, regardless of whether you provide written authority.

15.4 We will charge a standard fee of £10 plus VAT for undertaking these checks. This will only be payable in the event that you Win your Claim.

16 Data Protection / Privacy notice

16.1 We use the information you provide primarily for the provision of legal services to you and for related purposes including Updating and enhancing Client records; Analysis to help us manage Our practice; Statutory returns and legal and regulatory compliance.

16.2 Our use of that information is subject to your instructions and consent, the Data Protection Act 2018, and our duty of confidentiality. Please note that our work for you may require us to give information to third parties such as expert witnesses and other professional advisers. You have a right of access under data protection legislation to the personal data that we hold about you. Please contact us if You would like a copy of our full Privacy Policy.

17 Using your personal information for legal services

17.1 Personal information which you supply to us will be used to fulfil our contractual obligation to you in providing you with legal services.

17.2 It is necessary for us to pass your personal data to other organisations to provide you with legal services. Examples of such organisations are for document signing, barristers, experts and witnesses, outsourcing providers, courts, government agencies and defendants such as insurance companies, local authorities, financial institutions, or solicitors. We must do so to comply with statutory legislation and court procedures. You agree to sharing Your personal data with such third parties and their processing Your personal data for such purposes, whether based in the UK or elsewhere.

17.3 Our legal basis for processing your personal data to provide you with legal services is Contract, Legal Obligation and Legitimate Interest.

17.4 We retain personal data for 6 years from the date we close your claim, except where it has been lodged with us for safekeeping.

17.5 We do not provide your personal information to any other person, organisation, or agency for any other purpose, other than as described above. We do not use personal data to automate individual decision-making or profiling.

18 Using your personal information for marketing

Personal information which you supply to us may be used to provide you with information on legal services which we offer. Our legal basis for processing your personal data is Legitimate Interest. Where you separately opt in to receiving information about our services, our legal basis for processing your personal data is Consent. You may withdraw your consent at any time and without any detriment to us providing you with legal services. We do not provide your personal information to any other person, organisation, or agency for any other purpose.

19 Individual Rights

- 19.1 You may request a copy of the personal data we hold on you. We would normally provide this information to you, usually at no charge and within 30 days, or refuse and explain why.
- 19.2 You may request that personal data is rectified where it is inaccurate or incomplete. You may also request that personal data processing is restricted. We would normally rectify this information, usually at no charge and within 30 days, or refuse and explain why.
- 19.3 You may request that personal data is erased, although this right is not absolute and applies in certain circumstances. We would normally consider this request, usually at no charge and within 30 days, or refuse and explain why. We may also extend the period to respond by a further two months if the request is complex.
- 19.4 You may object to the use of personal data, although this right is not absolute and applies in certain circumstances.
- 19.5 You may request that personal data is provided electronically or transferred, although this right is not absolute and applies in certain circumstances. We would normally consider this request, usually at no charge and within 30 days, or refuse and explain why.
- 19.6 Where a request is made, we would normally deal with it at no charge, except where a request was unfounded or excessive, where we would request a reasonable fee.

20 Complaining about data processing

- 20.1 If you have concerns about how we have processed your personal data, you should initially contact our complaints department by email address at complaints@baringslaw.com at our registered address.
- 20.2 If you remain unsatisfied, you have a right to complain to the Information Commissioner's Office – concerns can be reported online at <https://ico.org.uk>, by telephone on 0303 123 1113 or 01625 545 745, or in writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

21 Confidentiality

- 21.1 If your case requires litigation or disbursement funding and/or is indemnified by a legal expenses insurance policy or requires support from outsourcing providers expert witnesses, the funder, insurer, outsourcing providers, and expert witnesses involved in your case may seek access to your data for the delivery of their services or audit and monitoring purposes. We may be required to provide information and allow audit in accordance with the terms of agreements with these providers. If you refuse consent the providers may be unwilling to provide assistance for your case. You agree to sharing your data with such third parties for such purposes, whether based in the UK or elsewhere.
- 21.2 All reviews are conducted in the strictest of confidence but please do advise us if you would prefer your file not to be audited.

22 Equality and Diversity

- 22.1 Barings Limited is committed to promoting equality and diversity in all of its dealings with Clients, third parties and employees.
- 22.2 Please contact us if you would like a copy of Our Equality and Diversity policy.

23 VAT

Under current HM Revenue & Customs Regulations, if you are a company, business or individual who is registered for VAT, you are responsible for any VAT on your legal costs. This is not recoverable from the person at fault, and we will submit to you a VAT account. Please note that VAT will also not be recovered from the person at fault in relation to

repair costs, hire charges, etc. incurred by you. If, however, you are not registered for VAT then it will be reclaimed from the person at fault or their insurers on your behalf.

24 Interest

If interest can be claimed on any amounts your opponent is required to pay, you will be entitled to any interest relating to any loss you have incurred, subject to our policy regarding interest. We are entitled to keep any interest your opponent pays on Costs.

25 Outsourcing and Instructing Experts

25.1 During the course of acting for you in connection with your case we may outsource aspects of the investigation process or need to obtain expert evidence to support your case such as from an Accountant, Financial Advisor or other expert. In some cases, Barings Limited may instruct a third party to carry out an expert assessment. Barings Limited does not receive any commission or fee in respect of referrals to a third party. You are free to refuse to use our third-party services, but this may result in a delay in obtaining evidence required to progress your case.

25.2 As you do not pay Legal Expenses in addition to Our fee stipulated in the CFA if the success criteria are met, then this outsourcing does not lead to any additional cost to you in any event.

25.3 Unless we hear from you to the contrary, we will assume that you are happy for us to use the services of a third party and will outsource work and/or issue instructions accordingly.

26 Fees and Commissions

Under Solicitors Regulation Authority Rules, before we can begin to act for you, we must give you information about any financial arrangement we have with the business partners. We do not receive any fee or commission in respect of your claim. As a firm of solicitors, we have a professional duty to act in your best interest at all times and give You independent advice. There is nothing in our relationship with any business partner that would compromise or impair this duty or Our independence.

27 Your Papers

We operate a paperless environment, and all correspondence and documents are scanned into an electronic file upon receipt. Personal documents that you send to us will be returned to you by return post and all other paper correspondence will be destroyed once scanned. Once your claim is settled your electronic file will be archived and the record retained for a period of 6 years before being securely destroyed. If after your file is archived, you require copies of any papers we hold, a small charge may apply for retrieving the papers.

Data Protection / Privacy Notice

We are a data controller bound by the requirements of the UK General Data Protection Regulations (UK GDPR) and the Data Protection Act 2018. Our office address is Barings Limited, 8th Floor, Cardinal House, 20 St Mary's Parsonage, Manchester, M3 2LY and we can be contacted by telephone on 0161 200 9960, by post at Barings Limited, 8th Floor, Cardinal House, 20 St Mary's Parsonage, Manchester, M3 2LY and by email at info@baringslaw.com.

We use the information you provide primarily for the provision of legal services to you and for related purposes including Updating and enhancing client records; analysis to help us manage Our practice; statutory returns and legal and regulatory compliance.

Our use of that information is subject to your instructions and consent, the Data Protection Act 2018, and our duty of confidentiality. Please note that our work for you may require us to give information to third parties such as expert witnesses and other professional advisers. You have a right of access under data protection legislation to the personal data that we hold about you. Please contact us if you would like a copy of our full Privacy Policy. This details how we will control, handle, and process your personal data in connection with this Agreement. This also gives you



full information as to your data protection rights. A copy is also available online at <https://baringslaw.com/privacy-policy-2>.

Using your personal information for legal services

Personal information which you supply to us will be used to fulfil our contractual obligation to you in providing you with legal services.

It is necessary for us to pass your personal data to other organisations to provide you with legal services. Examples of such organisations are for document signing, barristers, expert witnesses, outsourcing providers, courts, government agencies and defendants such as insurance companies, local authorities, financial institutions, or solicitors. We must do so to comply with statutory legislation and court procedures. You agree to sharing Your personal data with such third parties and their processing your personal data for such purposes, whether based in the UK or elsewhere.

Our legal basis for processing your personal data to provide you with legal services is Contract, Legal Obligation and Legitimate Interest.

We retain personal data for 6 years from the date we close your claim, except where it has been lodged with us for safekeeping.

We do not provide your personal information to any other person, organisation or agency for any other purpose, other than as described above. We do not use personal data to automate individual decision-making or profiling.

Using your personal information for marketing

Personal information which you supply to us may be used to provide you with information on legal services which we offer. Our legal basis for processing your personal data is Legitimate Interest. Where you separately opt in to receiving information about our services, our legal basis for processing your personal data is Consent. You may withdraw your consent at any time and without any detriment to us providing you with legal services. We do not provide your personal information to any other person, organisation or agency for any other purpose.

Individual Rights

You may request a copy of the personal data we hold on you. We would normally provide this information to you, usually at no charge and within 30 days, or refuse and explain why.

You may request that personal data is rectified where it is inaccurate or incomplete. You may also request that personal data processing is restricted. We would normally rectify this information, usually at no charge and within 30 days, or refuse and explain why.

You may request that personal data is erased, although this right is not absolute and applies in certain circumstances. We would normally consider this request, usually at no charge and within 30 days, or refuse and explain why. We may also extend the period to respond by a further two months if the request is complex.

You may object to the use of personal data, although this right is not absolute and applies in certain circumstances.

You may request that personal data is provided electronically or transferred, although this right is not absolute and applies in certain circumstances. We would normally consider this request, usually at no charge and within 30 days, or refuse and explain why.

Where a request is made, we would normally deal with it at no charge, except where a request was unfounded or excessive, where we would request a reasonable fee.

Complaining about data processing

If you have concerns about how we have processed your personal data, you should initially contact our complaints department by email at complaints@baringslaw.com or at our registered address.

If you remain unsatisfied, you have a right to complain to the Information Commissioner's Office – concerns can be reported online at <https://ico.org.uk>, by telephone to 0303 123 1113 or 01625 545 745, or in writing to Information



Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Their website address is <https://ico.org.uk>

Confidentiality

If your case requires litigation or disbursement funding and/or is indemnified by a legal expenses insurance policy or requires support from outsourcing providers and expert witnesses, the funder, insurer, outsourcing providers and expert witnesses involved in your case may seek access to Your data for the delivery of their services or audit and monitoring purposes. We may be required to provide information and allow audit in accordance with the terms of agreements with these providers. If you refuse consent the providers may be unwilling to provide assistance for your Case. You agree to sharing your data with such third parties for such purposes, whether based in the UK or elsewhere.

All reviews are conducted in the strictest of confidence but please do advise us if you would prefer your file not to be audited.