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# INFORMATION ABOUT COSTS, FUNDING & EXPENSES

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## 1. Introduction

- (a) There are a number of different ways to fund litigation. This booklet provides an overview of the options, to help you to make an informed decision, about how your litigation. If you have any questions arising from this booklet, please let us know.

## 2. Legal Aid

- (a) Legal Aid is not generally available to fund litigation. Legal Aid may be available in extremely limited circumstances for certain litigation relating to family matters or serious medical negligence resulting in the serious disability of a newborn child. We will have discussed this thoroughly with you if it applies to your claim.

## 3. Funding Your own claim on a private basis

- (a) You may choose to fund your claim personally i.e. on a private basis. This method carries the risk that you will be liable to pay all of your costs and disbursements and all those of your opponent if you ultimately lose your claim or if the court orders or assesses costs in favour of your opponent. However it may be possible to insure against this possibility (see below).
- (b) We will have discussed the cost-benefit analysis with you and advised you as to whether we feel that this would not be in your best interests and is therefore an unnecessary financial risk. However, you are of course, free to ignore our advice and proceed as you see fit.

## 4. Funding through a third party

- (a) You may be a member of a trade union or other affinity group, which may entitle, you to have some or all of your legal expenses funded by a third party. We recommend that you check the terms of any memberships to see if it will cover your claim. In some circumstances your employer may also be required or willing to contribute towards your legal expenses. If you have this type of entitlement, any work which we do on your behalf prior to receiving confirmation from the third party will be at your expense, regardless of whether you subsequently benefit from that entitlement.

## 5. Legal Expenses Insurance

- (a) Legal Expenses Insurance may protect you against having to pay our fees and any charges we incur in acting for you such as Court fees (these charges are known as 'disbursements') and may also protect you against having to pay the legal fees and disbursements of your opponent.
- (b) Legal Expenses Insurance is often contained within other types of insurance policies such as Home Contents or your motor policy. Please check whether your policies or any policies belonging to your spouse or partner contain legal expenses insurance. Some insurers have their own panel of solicitors, so you will need to check that your insurers will cover us for acting for you. If you have any doubts then let us know and we will investigate it for you.
- (c) It is very important that you do check any existing policies that you may have as this will avoid unnecessary expenditure for you. If you do not tell us that you may have existing cover, then we will proceed on the basis that you do not. As a result, we may, at any point during the case, advise you to take out a Legal Expenses Insurance Policy to cover the costs of your claim and you will have to pay the policy premium. If you have this type of cover, any work which we do on your behalf prior to confirmation of cover from your insurer will be at your expense, regardless of whether cover is subsequently granted or not.

## 6. Conditional Fee Agreement

- (a) You may wish to fund your claim by entering into a Conditional Fee Agreement with us. These agreements are often referred to as 'no win no fee' agreements because under such an agreement you will not have to pay our legal costs if your claim is unsuccessful.

- (b) If your claim is successful you will be liable to pay our legal costs and disbursements plus a 'success fee' (to reward our firm for the risk we take when we make our fees conditional upon the success of your claim). You will usually be able to recover part or all of our costs and disbursements from your opponent but you cannot recover our success fee, this must be paid by you.
- (c) The success fee will never be more than 100% of our costs (i.e. you might pay double the amount of our fees if you cannot recover part of your costs from your opponent).
- (d) If your claim is unsuccessful then in the majority of cases, you do not have to pay any of our basic charges or our success fee. You are likely to have to pay:
  - (i) Your opponent's Legal charges and disbursements; and
  - (ii) Your disbursements.
- (e) We will assess the strengths and weaknesses of your claim and inform you if we are prepared to enter into a Conditional Fee Agreement with you. Should the case change, and particularly if it transpires that you have failed to disclose any relevant information to us, we reserve the right to withdraw from the Conditional Fee Agreement and you may become liable to pay our past and future fees on a private basis.
- (f) Substantial information about this type of funding is provided in the terms of our Conditional Fee Agreement and the attached document entitled 'CFA: What You Need to Know'. If you are interested in this type of funding then please read the terms carefully before signing the agreement. Please do not hesitate to ask us to clarify any term of this agreement for you.

## 7. Damages-Based Agreement

- (a) We must make you aware that it is now possible to fund litigation on the basis of a Damages-Based Agreement. However, this firm does not offer this type of funding to clients. You may of course, find other firms who do offer this type of funding for your claim.
- (b) We have nevertheless, set out a brief explanation of how a Damages-Based Agreement would work, to allow you to make an informed decision about the best way to fund your claim.
- (c) A Damages-Based Agreement is also a 'no win no fee' agreement as under such an agreement you will not have to pay your legal representative's legal costs if your claim is unsuccessful and you do not recover any damages from your opponent.
- (d) If your claim is successful and you are awarded damages, then you would pay your legal representative a percentage of the damages recovered as their payment. The law sets a limit on the percentage of your damages that your legal representative can take as their payment. The maximum percentage of your damages that your legal representative can take is 50%. You will also be expected to pay any disbursements that your legal representative incurs on your behalf.

You will usually be able to recover some of the basic costs and some disbursements from your opponent. Where this happens, this amount will be payable to your legal representative and they reduce the amount of your damages that you will have to pay them.

- (e) If your claim is unsuccessful, you do not pay your legal representative anything except any disbursements that they have incurred on your behalf. You are likely to have to pay:
  - (i) Your opponent's Legal charges and disbursements; and
  - (ii) Your disbursements.

## 8. After the Event Insurance

- (a) If your claim is unsuccessful, you may still have to pay our disbursements and the fees and disbursements of the other side. Therefore, to protect you against this possibility we may recommend later that you take out an insurance policy known as an 'After the Event' policy (ATE). This is of course, provided that you do not have any existing Legal Expenses Insurance in place (as discussed above).

- (b) You will be liable for the cost of the insurance policy premium should you accept our advice to take out After the Event insurance.
- (c) If we do recommend that you obtain such a policy, we will recommend a suitable policy to you and, on your instructions, will arrange this policy. You are not obliged to take out the policy we recommend and you should seek independent financial advice if you have any concerns about our recommendation. Similarly, if we do not believe that taking out a policy is in your best interests, we will advise you accordingly.
- (d) We will set out the reasons why we believe that you need an ATE policy and why we believe the policy that we have recommended meets those needs in a 'Demands and Needs' statement. We are not financial advisers and do not conduct an analysis of the insurance market when making any recommendations and only do so because we are confident that that policy will meet your requirements.
- (e) This firm is not authorised by the Financial Conduct Authority. However, we are included on the register maintained by the Financial Conduct Authority so that we can carry on insurance mediation activity, which is broadly the advising on, selling and administration of insurance contracts.
- (f) This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by Solicitors Regulation Authority. The register can be accessed via the Financial Conduct Authority website at [www.fca.org.uk/register](http://www.fca.org.uk/register)
- (g) We are required to inform you that the Law Society is a designated professional body for the purposes of the Financial Services and Markets Act 2000, but responsibility for regulation and complaints handling has been separated from the Law Society's representative functions. The Solicitors Regulation Authority is the independent regulatory body of the Law Society. Complaints are handled by the Legal Ombudsman.

## 9. Our Costs

### (a) Fixed Fee Services

- (i) Where our Client Care Letter states that we are charging on a fixed fee basis, additional services may be provided on request and (unless otherwise agreed by us in writing) will be charged at our standard hourly rates, plus expenses (if any) and VAT.

### (b) Hourly Rate Services

- (i) Unless we agree otherwise, our charges will be based on the amount of time we spent on your matter. Our current rates are set out below; routine letters and telephone calls are charged as units of one tenth of an hour. The client care letter lists the members of the team that will be involved in your matter and their hourly rates will depend on their experience and expertise. The current rates for members of our team are as follows:

Director	£400
Senior Solicitor	£400
Solicitor	£390
Trainee Solicitors	£380
Paralegals	£370

- (ii) Once a year we review our rates and we will notify you in writing of any increase.

- (iii) It will be impossible to predict the costs accurately at this stage as there are so many variables, but we would expect the eventual figure to be in the region of **£4000 to £15000** plus VAT and disbursements. We will keep you up-dated with how costs are accumulating, and we will provide you with a written up-date every six months.
- (iv) The time spent on your matter for which you will be charged includes meetings with you and others, travelling, waiting, researching and considering, writing and receiving correspondence, making and receiving telephone calls, preparing and working on documents, and making file notes.
- (v) The time spent on your matter is recorded as units of one tenth of an hour. Therefore, this is the minimum amount of time we will charge for any piece of work undertaken on your matter.
- (vi) Once a year we review our hourly rates. We will notify you in writing of any increase.
- (vii) We will add VAT to our fees at the rate that applies when the work is done.

(c) All Services

- (i) All expenses which we incur in working on your matter will be payable by you in addition to our fees. Examples of these expenses include fees charged by experts, agents, couriers and barristers, court fees, travel expenses and subsistence, faxes, international telephone calls, use of on-line databases and telegraphic transfer fees. In addition, we may also charge you for photocopying and other document production. If we intend to make this charge we will let you know the applicable costs prior to incurring them. VAT is payable on certain expenses, which you will need to pay in addition.
- (ii) We will usually submit bills monthly but may choose to submit bills at other intervals during the course of working on your matter. We may also submit a bill on or at any time after conclusion of the matter or at the end of this Contract. Unless otherwise agreed, our bills are payable within 14 days of the delivery of the bill. All bills, whenever they are submitted, will be for final bills for the period to which they relate but this does not prevent us from invoicing you for expenses for that period on a subsequent bill.
- (iii) We may also ask you at any time to pay money in advance of any fees and expenses being incurred by us (known as 'payment on account'). If we ask you to make a payment on account, we will not be obliged to undertake any further work on your matter until you have made that payment (and if you do not make the payment we may cease acting for you).
- (iv) Where we decide to extend credit to you by carrying out urgent work on your matter after the money you have paid on account has all been used, you agree to remain liable for our fees regardless of whether or not we give you advance notification that we are going to extend credit to you.
- (v) You must tell us when first instructing us if there is a third party who may pay our fees. If a third party agrees to pay all or part of our bills, you will remain responsible to us for payment until those bills have been paid in full.
- (vi) If we are advising more than one person (usually individuals, companies or other entities) we will, unless otherwise agreed by us in writing, act for those persons jointly and severally. If we are asked to deliver bills only to one person, those bills will nevertheless be payable in full by all other persons we act for under this Contract.
- (vii) If you are instructing us jointly in relation to any matter it is your responsibility to tell us at the outset of the Contract if you require more than one person to give us instructions in relation to that matter. Otherwise, we will accept instructions from any one person and will not be responsible to any other person for any losses they may suffer as a result.
- (viii) If you are a company or other commercial entity it is your responsibility to tell us at the outset of the Contract if you require more than one Director (or equivalent) to give us instructions.
- (ix) Late Payment of Bills
  - (A) Unless otherwise agreed, our bills are payable within 14 days of the delivery of the bill. If we do not receive payment during this time, we reserve the right to charge you interest thereafter as follows:

- a. If you are a private client, we may charge you interest (on a daily basis) on the unpaid element of the bill (at a rate no higher than the rate payable on judgment debts at the date of this Contract);
  - b. If you are a commercial client, we may charge you interest under the Late Payment of Commercial Debts (Interest) Act 1998 plus a fixed sum under the Late Payment of Commercial Debts (Interest) Act 1998 as amended and supplemented by the Late Payment of Commercial Debts Regulations 2002;
- (B) We may refuse to undertake any further work for you (whether in respect of the matter to which the bill relates or any other matter on which we are acting for you) until that bill is paid and/or we may stop acting for you; and
- (C) We may retain any papers or documents belonging to you, together with our own records.
- (x) Should you make a payment by way of cheque or credit card and that payment subsequently not be honoured then we will inform you in writing and request funds be made available for the payment to be re-presented. We reserve the right to charge you a fee for administration and any charge imposed by the bank for re-presenting your payment. Until such time as the payment is cleared into our accounts, the provisions of term 9 (c) (ix) may apply.
- (xi) If you have any queries in respect of any element of a bill, you should still promptly pay all other elements of the bill.
- (xii) Where we hold money for you, whether because you have made a payment on account or we otherwise receive funds on your behalf, we may use this money toward payment of our bills. We will always advise you when this is being done. If we take any security for our fees, whether from you or any third party, this shall not affect any rights we have (or which we may have) to retain your papers.
- (xiii) If you wish to make a complaint about one of our bills, you may do so by using the firm's Complaints Procedure (copy available on request). You may also have a right to object to a bill by making a complaint to the Legal Ombudsman and/or applying to the court for an assessment of the bill under part III of the Solicitors Act (1974). The contact details for the Legal Ombudsman can be found at clause 6.9 of our Terms of Business (below).

## 10. Your Opponent's Costs

- (a) Even if you are successful, the other party is very unlikely to be ordered to pay all your costs and expenses. Very often they may be ordered to pay a proportion and you will be responsible for paying the remainder.
- (b) In 'small claims' cases (i.e. claims with a value of up to £10,000) you are unlikely to recover more than a nominal amount. In employment tribunal cases, or cases where the other party is publicly funded, you may recover nothing at all.
- (c) If you are successful and the court orders the other party to pay some or all of our charges and expenses, interest may be claimed on them from the other party from the date of the court order. We will account to you for such interest to the extent that you have paid our charges or expenses account, but we are entitled to the rest of that interest.
- (d) You will also be responsible for payment of the charges and expenses of seeking to recover any charges and expenses the court orders the other party to pay.
- (e) In some circumstances, the court may order you to pay the other party's legal charges and expenses; for example if you lose the case or lose on certain issues. In addition, the court has the power to assess costs and make orders for immediate payment during the course of a case. This may take place following any hearing and will usually be made against the losing party at that hearing.
- (f) Any money that the court orders you to pay will be payable by you in addition to our charges and expenses and, in the case of summary assessment costs, within 14 days of making of the order. We will discuss with you whether our charges and expenses and your liability for another party's charges and expenses may be covered by insurance, and, if not, whether it would be advisable for you to have insurance to meet the other party's charges and expenses.
- (g) You remain liable to pay our bills in full to the extent that they have not been paid by any third party.

# TERMS OF BUSINESS

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## 1. Amin Haque Solicitors

- 1.1 Amin Haque Solicitors, a trading name of Amin Haque Limited ('the Firm'), is constituted as a Limited Company registered in England and Wales with company number 11265506:
- (i) Registered Office: 2nd Floor 175 Featherstall Road South, Oldham, Lancashire, OL9 6HS;
  - (ii) Phone Number: 0161 637 8588;
  - (iii) Email: [info@aminhaque.co.uk](mailto:info@aminhaque.co.uk);
  - (iv) Website: <https://www.aminhaque.co.uk/>;
  - (v) Value Added Tax ('VAT') number: 293 4054 96;
  - (vi) Authorised and Regulated by the Solicitors Regulation Authority (SRA) under Identity Number: 647452.
- 1.2 In these Terms of Business all first-person terms such as 'we', 'us' and 'our' refer to the Firm and not to any Director, Consultant or Employee personally or to any combination of Directors, Consultants or Employees collectively. By entering into this Contract, you are entering into a contract with the Firm and not with any Director, Consultant or Employee personally or with any combination of Directors, Consultants or Employees collectively.
- 1.3 We are bound by various professional rules of conduct (contained within the SRA Handbook) which can be viewed at [www.sra.org.uk/handbook](http://www.sra.org.uk/handbook) or by writing to 'Solicitors Regulation Authority, The Cube, 199 Wharfside Street, Birmingham, B1 1RN' or calling the Solicitors Regulation Authority's contact centre on 0370 606 2555 (inside the UK), 08:00 to 18:00, Monday, Wednesday, Thursday and Friday or 09:30 to 18:00 on Tuesday.
- 1.4 The SRA Indemnity Insurance Rules, in force from time to time, require us to take out and maintain Professional Indemnity Insurance with participating insurers. Information about the compulsory layer of Professional Indemnity Insurance we carry, including the contact details of our insurers and the territorial coverage of our insurance, are available in hard copy at our registered office.

## 2. Terms of Business

- 2.1 These Terms of Business may not be varied unless agreed in writing and signed by a Director. They should be read in conjunction with our Client Care Letter which sets out the basis on which we act for you and any documents referred to in that letter. Together these form the Contract between us relating to each matter on which we advise you.
- 2.2 These terms, including the limits on our liability in clause 9, shall apply to all work done by us for you (and any work to be done in the future) unless we otherwise notify you in writing.
- 2.3 If any term of this Contract is inconsistent with our legal obligations under the relevant laws, then the relevant laws shall apply instead of those terms.

## 3 Excluded Advice

- 3.1 We do not advise on the laws and regulations of jurisdictions other than England & Wales (which for these purposes includes the law of the European Union as applied in England & Wales).
- 3.2 Whilst we have a degree of understanding of taxation relevant to an individual or corporate entity or value added tax or other taxation, we are not qualified to give any taxation advice in any form and you should take the professional advice of a taxation accountant or your own accountant. If you authorise us to proceed with the transaction, we will proceed on the basis you have sought appropriate professional advice. If you wish us to help you appoint an appropriate accountant please ask.
- 3.3 We do not advise on competition law, nor do we provide financial advice generally, or comment upon the commercial viability of any transactions upon which we advise.

## 4 Your Duty to Retain and Preserve Documents

- 4.1 If now, or at any time in the future, any matter on which we act for you is the subject of formally contested proceedings, whether in the courts or other tribunals, you will almost certainly have to disclose documents, including electronic documents, relevant to the matter. You should ensure that you do not destroy or allow to be destroyed any documents that relate to such matter in any way (however slight you believe the connection may be), as your position in such proceedings could be seriously compromised if you do so.

## 5 Copyright

- 5.1 Unless we agree otherwise, all copyright which exists in the documents and other materials that we create whilst carrying out work for you will remain our property. You have the right to use such documents and materials for the purposes for which they are created, but not otherwise.
- 5.2 If you use such documents for any purpose other than that for which they were created we are not responsible to you for any losses that you may suffer as a result.
- 5.3 Unless otherwise required by law or court order, you agree not to make our work, documents or materials available to third parties without our prior written permission. Our work is undertaken for your benefit alone and we are not responsible to third parties for any aspect of our professional services or work that you make available to them.

## 6 Client Satisfaction

- 6.1 We operate strict client care and quality policies and always aim to provide you with the highest level of legal expertise and to be available, approachable, understandable, prompt and courteous.
- 6.2 We will keep you informed about all important developments in your case and we will respond to your letters, emails and telephone calls promptly and efficiently.
- 6.3 The majority of our clients are very happy with the service we provide them, but in the event that you have any cause for concern, including about a bill, then please be aware that you are entitled to make a complaint, and that you can do so by contacting our designated complaints handler, Moqbul Amin, who is a Director of this firm (telephone: 0161 637 8588). We take all feedback from clients seriously and operate a Complaints Handling Procedure, a copy of which is available upon request.
- 6.4 We are usually able to deal with any concerns you have promptly and to your satisfaction, but if this is not the case, you will be able to make a complaint to the Legal Ombudsman provided you do so within six months of the end of our internal complaints procedure if you are still not satisfied with the outcome.
- 6.5 In addition, there are time limits relating to the date you first became aware or should have become aware of the problem. The relevant time limits are set out in the version of the Legal Ombudsman's Scheme Rules in force from time to time (which can be accessed at: [www.legalombudsman.org.uk/aboutus/scheme\\_rules.html](http://www.legalombudsman.org.uk/aboutus/scheme_rules.html)) and may only be extended by the Legal Ombudsman in exceptional circumstances.
- 6.6 You should also be aware that, when your complaint relates to a bill, the Legal Ombudsman will not consider your complaint while your bill is being assessed by a court.
- 6.7 A complainant to the Legal Ombudsman must be one of the following:
- (i) An individual;
  - (ii) A micro-enterprise as defined in European Recommendation 2003/361/EC of 6 May 2003 (broadly, an enterprise with fewer than 10 staff and a turnover or balance sheet value not exceeding €2 million);
  - (iii) A charity with an annual income less than £1 million;
  - (iv) A club, association or society with an annual income less than £1 million;
  - (v) A trustee of a trust with a net asset value less than £1 million; or a personal representative or the residuary beneficiaries of an estate where a person with a complaint died before referring it to the Legal Ombudsman.



- 6.8 If you are not, you should be aware that you can only obtain redress by using our Complaints Handling Procedure or by mediation or arbitration, or by taking action through the Courts.
- 6.9 Legal Ombudsman Contact Details:
- (i) Address: PO Box 6806, Wolverhampton, WV1 9WJ
  - (ii) Telephone: 0300 555 0333
  - (iii) Email: [enquiries@legalombudsman.org.uk](mailto:enquiries@legalombudsman.org.uk)
  - (iv) Website: [www.legalombudsman.org.uk](http://www.legalombudsman.org.uk)
- 6.10 The Firm is committed to ensuring that all Directors, Consultants and Employees give their full co-operation to the Legal Ombudsman in the event of any dispute or complaint against the Firm.

## 7 Storage of Documents

- 7.1 We retain all documents relating to your matter (other than any documents which are in your possession or returned to you) for at least six years from the conclusion of our involvement in the matter. We will destroy your file after this time as we are not permitted to keep information that we no longer need.
- 7.2 If you ask us to retrieve documents from storage there is a charge, which is normally £40 plus VAT for each matter, although we will not normally charge that fee if we retrieve documents to enable us to carry our further work for you. We will charge, however, for any work necessary to comply with instructions given by you in connection with retrieved documents. Unless otherwise agreed with you in writing, those charges will be at our hourly rates applicable at the relevant time and those charges will be applied on the same basis as set out in this Contract.

## 8 Financial Services

- 8.1 The Law Society of England and Wales is a designated professional body under Part XX of the Financial Services and Markets Act 2000 which means that we may carry on certain regulated activities without being regulated by the Financial Conduct Authority. This means that we may be able to provide limited financial services to you where such services arise out of, or are complementary to, the provision of legal services.
- 8.2 The Law Society is the designated professional body for the purposes of the Financial Services and Markets Act 2000, but responsibility for regulation has been delegated to the Solicitors Regulation Authority (the independent regulatory body of the Law Society), and responsibility for handling complaints has been delegated to the Legal Ombudsman. The contact details for the Solicitors Regulation Authority can be found at clause 1.3 and the contact details for the Legal Ombudsman can be found at clause 6.9.
- 8.3 The limited regulated activities that we carry out are issuing certain insurance policies, such as after the event legal expenses insurance, defective title insurance and other property indemnity insurance (such as breach of covenant, absence of easement, lack of planning permission, unknown rights and covenants policies).
- 8.4 This firm is not authorised by the Financial Conduct Authority. However, we are included on the register maintained by the Financial Conduct Authority so that we can carry on insurance mediation activity, which is broadly the advising on, selling and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by Solicitors Regulation Authority. The register can be accessed via the Financial Conduct Authority website at [www.fca.org.uk/register](http://www.fca.org.uk/register)
- 8.5 Any insurance policy arranged by us on your behalf, shall, in our opinion, be adequate to meet your needs, but you are hereby informed that we do not recommend any policy over and above any other and that it is your responsibility to check that you are satisfied with the excess levels, exclusions, limitations and other policy terms. We do not conduct a fair analysis of the insurance market prior to arranging insurance policies. You can request details of the insurance undertakings with which we conduct business at any time.
- 8.6 You hereby agree to provide us with details of any relevant existing insurance policies you may have, and you agree that we shall not be liable to you for any losses you sustain as a result of your failure to provide us with such details.

## 9 Limitation of Liability

- 9.1 You agree that the limitations on our liability as set out in this Contract are reasonable having regard to the nature of your instructions and the work involved and the availability and cost of professional indemnity insurance. We are, however, happy to consider options to increase these limitations, should you so require (which may result in an increase to our fees).
- 9.2 We will undertake the work relating to your matter with reasonable skill and care.
- 9.3 We accept liability without limit for the consequences of fraud by us or any of our Directors, Consultants or Employees which is affected in their capacity as Directors, Consultants or Employees and for any other liability which we are not permitted by law or rules of professional conduct to limit or exclude. If any part of this Contract which seeks to exclude, limit or restrict liability (including provisions limiting the amount we will be required to pay or limiting the time you have to bring a claim) is found by a court to be void or ineffective for any reason, the remaining provisions shall continue to be effective.
- 9.4 We will not be liable under this Contract or laws of negligence for any deficiencies in the work we have undertaken if and to the extent that deficiencies are due to any false, misleading or incomplete information or documentation which has been provided to us (whether by you or any third party) or due to the acts or omissions of you or any third party. However, where any failure by us to identify any such false, misleading or incomplete information (or any failure by us to inform you that we have identified such information or any failure to act on your resulting instructions) constitutes negligence then we shall, subject to the other provisions of this Contract, remain liable for such failure.
- 9.5 Despite anything else contained in this Contract, we are not under any obligation to act for you (or to continue to act for you) if to do so would breach any laws or professional rules. Therefore, we will not be responsible or liable to you for any loss which you or any other party may suffer as a result of our refusal to proceed with your matter where we would be in breach (or we reasonably believe that we would breach) of our legal obligations or our professional rules.
- 9.6 Except as stated in 9.3 and 9.12, the total aggregate liability of the Firm to you under or in connection with this Contract (including any addition or variation to it), whether for breach of contract, negligence, breach of statutory duty, or otherwise, shall not exceed £3,000,000.00 (three million pounds).
- 9.7 Where we are instructed jointly by more than one party, the limit on our liability applies, in total, to all of you collectively (including anyone claiming through you or on your behalf).
- 9.8 You agree that you will not bring any claims or proceedings in connection with this Contract against our Directors, Consultants or Employees personally, unless (and to the extent that) you are otherwise permitted to do so by law or our professional rules. Our Employees may enforce this clause even though they are not parties to this Contract (but despite having such rights, this Contract may be varied or ended without their consent).
- 9.9 Proceedings in respect of any claim against us must be commenced within six years after you first had (or ought reasonably to have had) both the knowledge for bringing an action for damages and the knowledge that you had the right to bring such an action and in any event no later than six years after any alleged breach of contract, negligence or other cause of action. This provision expressly overrides any statutory provision which would otherwise apply; it will not increase the time within which proceedings may be commenced and may reduce it.
- 9.10 If we and any other party or parties are liable to you together in respect of the same claim, then we shall only be liable to pay you the portion which is found to be fair and reasonable having regard to the level of our default. Therefore, we shall not be liable to pay you the portion which is due to the fault of such party, even if you do not recover all or any money from such other party for any reason.
- 9.11 If we are liable to you and any other party or parties would have been found liable to you together with us in respect of the same claim if either:
- (i) You had also brought proceedings or made a claim against them; or
  - (ii) We had brought proceedings or made a claim against them for a contribution towards our liability,
- then any sum due from us to you shall be reduced by the proportion for which such other party or parties would have been found liable had those proceedings been brought or those claims been made.
- 9.12 Nothing in this Contract excludes or limits the liability of the Firm for:

- (i) Death or personal injury caused by negligence;
- (ii) Fraud or fraudulent misrepresentation; or
- (iii) Any liability if and to the extent that it is not permissible in law for such liability to be limited or excluded.

## 10 Client Money

- 10.1 Subject to certain conditions set out in Rule 22 to 25 of the SRA Accounts Rules a sum in lieu of interest must be accounted to clients when it is fair and reasonable to do so in all the circumstances.
- 10.2 Our policy seeks to provide for a fair and reasonable outcome for both our clients and this practice.
- 10.3 Our policy on interest shall be kept under review. The policy may change if the Bank of England base rate increases or decreases. At the date of the preparation of this policy, the interest rates payable on client accounts were extremely low – around 0.1% and the Bank of England base rate is 0.5%. This means that the sums of money involved are negligible.
- 10.4 The rate of interest available on client accounts is significantly lower than the rate of interest which can be obtained on other bank or building society accounts. This reflects the fact that immediate access is required to client accounts in order to comply with the accounts rules and to facilitate the smooth completion of transactions. It is therefore unlikely that the funds will attract as much interest as if you had invested those funds yourself.
- 10.5 All interest arising from cleared funds held on behalf of a trust will be credited to the trust whether those funds are held in a general client account or a separate designated client account (formerly known as a Designated Deposit Account).
- 10.6 This practice has decided not to receive or pay interest due to the religious beliefs of its principals. We are required to inform you of this policy so that you may make an informed decision at the outset about whether to instruct us or another firm if the lack of payment of interest is an issue for you. Any interest accumulated in the client account will be donated to a charity of our choosing.
- 10.7 Despite the firm's policy on interest, if we have expressly agreed with you, that interest will be paid to you, this will only apply for cleared funds paid into general client accounts, the practice shall account for interest unless one of the following circumstances applies:
- (i) The amount of interest calculated on the balance held is £20.00 or less; or
  - (ii) The client money was held in cleared funds in client account for a period of five working days or less.
- 10.8 All other clients shall be paid interest at the rate payable upon the practice's client account from time to time, unless there are specific circumstances which lead the client to contract out of the right to receive interest payments (for example where the client agrees the practice may keep interest payments to remunerate the practice for acting as stakeholder in the transaction or where the client's religious beliefs prohibit the receipt of interest).
- 10.9 In certain circumstances a separate designated client account will be opened on behalf of clients. All interest arising from funds held in separate designated client accounts will be credited to the client.
- 10.10 Where sums of money are held in relation to separate matters for the same client, the money relating to the different matters shall be treated separately unless it is fair and reasonable in the circumstances to consider the sums together.
- 10.11 Interest will not accrue on any advances from the practice under rule 14(2)(b) of the accounts rules to fund a payment on behalf of a client or trust in excess of funds held for that client or trust.
- 10.12 Where a client fails to present a cheque to his or her bank for payment we will not recalculate any amount due to the client unless it is fair and reasonable to do so, for example if the cheque has been sent to an incorrect address.
- 10.13 We will usually account to you for interest arising under our policy at the conclusion of your matter, but might, in some cases, consider it appropriate to account to you at intervals throughout.
- 10.14 Unless otherwise agreed by us in writing, if we receive any sums to hold on your behalf (whether received directly from you or from a third party) then we may deposit such money into an account or accounts with any bank or financial

institution (a “deposit provider” which expression shall include bank, financial institution or clearing house through which transfers are made) of our choosing. We confirm that we comply with any applicable laws and any applicable rules of a regulatory authority in respect of the making of any such deposits.

10.15 We shall not be liable for any loss which you or any third party may suffer in connection with an Insolvency Event occurring in relation to any deposit provider with whom we have deposited funds or through whom transfers are made, save if and to the extent that any such loss was caused by or contributed to by any breach by us of clause 10.14.

10.16 In clause 10.15 an “Insolvency Event” means:

- (i) Any deposit provider is unable or admits inability to pay its debts as they fall due (or is deemed to be or declared to be unable to pay its debts under applicable law), suspends or threatens to suspend making payments on any of its debts or, by reason of actual or anticipated financial difficulties or commences negotiations with one or more of its creditors with a view to rescheduling any of its indebtedness;
- (ii) The value of the assets of any deposit provider is less than its liabilities (taking into account contingent or prospective liabilities);
- (iii) A moratorium is declared in respect of any indebtedness of any deposit provider;
- (iv) Any corporate or government action, legal proceedings or other procedure or steps taken in relation to:
  - (A) The suspension of payments, a moratorium of any indebtedness, winding-up, dissolution, administration or reorganisation (by way of voluntary arrangement, scheme of arrangement or otherwise) of any deposit provider;
  - (B) A composition, compromise, assignment or arrangement with any creditor of any deposit provider;
  - (C) The appointment of a liquidator, receiver, administrator, administrative receiver, compulsory manager or other similar officer in respect of any deposit provider or any of its assets;
  - (D) Enforcement of any security interest (however so described) over any assets of any deposit provider; or
  - (E) The prevention or restriction (whether by way of freezing order or otherwise) of a deposit provider’s ability to dispose of, deal with or diminish the value of its assets or any of them;
- (v) Any event analogous to those set out in clause 10.16(iv) occurs in any jurisdiction in respect of any deposit provider.

10.17 If an Insolvency Event occurs in relation to any deposit provider which holds money that we have deposited on your behalf, we will, where applicable, need to disclose to the Financial Services Compensation Scheme (“FSCS”) all relevant details in our possession about you and the money that we hold on your behalf with such a deposit provider in order to make a claim for compensation on your behalf. Please indicate on the enclosed Client Declaration, whether you are happy for us to disclose your information in this situation. Please note that by withholding consent to our disclosure of your details to the FSCS in such circumstances, you may forfeit any right you may have to receive compensation from the FSCS where an Insolvency Event occurs in relation to a deposit provider holding money which we have deposited on your behalf. Compensation for deposits is limited to £85,000 for any individual’s total deposit with that service provider, including any personal finances. Further information regarding the FSCS can be found at [www.fscs.org.uk](http://www.fscs.org.uk), telephone number 020 741 4100.

## 11. Confidentiality, Privacy & Data Protection

11.1 The Firm is the ‘Controller’ for data protection purposes. This means that the Firm collects and holds your information and decides what it will be used for. The Firm is subject to the requirements of data protection legislation applicable to the UK and must use your personal data in accordance with the law. The Firm is registered with the Information Commissioner’s Office (ICO), with registration number ZA335873. The Firm’s contact details are set out in clause 1.1 of this Contract.

11.2 We keep your information confidential and will not disclose it to third parties unless disclosure is:

- (i) Authorised by you;

- (ii) Necessary as part of the legal services we are providing to you (to perform this Contract);
- (iii) Required by law or our professional rules;
- (iv) Necessary for the purposes of our legitimate interests or those of a third party (in other words, we have a compelling justification for the disclosure); or
- (v) Necessary to protect your vital interests or those of another person i.e. to protect a life.

11.3 We use your information primarily to provide legal services to you. We also use your information for: accounting and billing purposes; to comply with our legal and regulatory obligations, and to manage our business effectively. With your authority, we may also send you information about our services or events that we think may be of interest to you. Please confirm your preferences on the enclosed Client Declaration.

11.4 We may, on your authority, work with other professionals to progress your matter, and may need to disclose relevant information about you to them. Examples include: barristers/ counsel, experts, costs specialists, other lawyers etc. Please confirm whether you are happy to consent to disclosure of your information in this situation on the enclosed Client Declaration.

11.5 Where there is another party(ies) to your matter (i.e. defendant in personal injury), we will liaise with their legal representative (or the third party directly if they are not represented) in order to progress your matter. This may involve us disclosing relevant information about you, to this party(ies) in order for us to provide our legal services to you (perform this Contract). Please contact us if you have any queries about this.

11.6 Sometimes we outsource part of our work to other people or companies to improve efficiency and your client experience. We will always carry out due diligence and obtain confidentiality agreements from such outsourced providers. Please confirm on the enclosed Client Declaration, whether you are happy for us to outsource relevant aspects of your file as appropriate to our providers. If you would like more information about our outsourcing arrangements, please contact us.

11.7 We may in some cases consult credit reference agencies in order to assess your creditworthiness. If you are an individual, we require your consent before we do this. Please confirm whether you are happy for us to carry out a credit check on the enclosed Client Declaration. Please note that if you withhold your consent, this may limit the payment options that will be available to you. For example, we may not complete work for you unless you have made a payment on account. Details of the credit agency we use are available on request.

11.8 The Firm may become subject to periodic checks by Law Society approved Consultants and/or Assessors and compliance specialists that we engage the support of. This could mean that your file is selected for checking, in which case we would need your consent for the checking to occur. All such checks are conducted by individuals who have provided the Firm with a Confidentiality Agreement. Please confirm whether you are happy for your file to be selected for file auditing and vetting, on the enclosed Client Declaration. If you refuse to give us consent to checks, your refusal will not affect the way your case is handled in any way.

11.9 We may correspond with you by email if you provide us with an email address, unless you advise us in writing that you do not wish us to do so. You acknowledge that email may not be secure. Email will be treated as written correspondence and we are entitled to assume that the purported sender of an email is the actual sender and that any express or implied approval or authority referred to in an email has been validly given. Please be aware that the Firm may monitor and read any email correspondence travelling between you and any mail recipient at the Firm as part of its monitoring activities to ensure compliance with its Information Management & Security Policy.

11.10 We will aim to communicate with you by such method as you request. More often than not this will be in writing but may be by telephone if it is appropriate.

11.11 Where you provide us with fax or email addresses for sending material to, you are responsible for ensuring that your arrangements are sufficiently secure and confidential to protect your interests. You must tell us if this method of communication is not secure so that can use an alternative method.

11.12 The Internet is not secure and there are risks if you send sensitive information in this manner or you ask us to do so. Please be aware that the data we send by email is not routinely encrypted.

- 11.13 We will take reasonable steps to protect the integrity of our computer systems by screening for viruses on email sent or received. We expect you to do the same for your computer systems.
- 11.14 It is very unlikely that we will change our bank account details during the course of your matter. In any event, we will never contact you by email to tell you that our details have changed. If you receive any communications purporting to be from this firm, that you deem suspicious or have any concerns about (however slight), please contact our office by telephone straightaway.
- 11.15 During the progress of your matter, we may hold your information both electronically and in paper format. We will use all reasonable measures to ensure that your information remains confidential and will advise you immediately if we believe that any of your information has been released. We have procedures in place with our staff members to ensure that your information is only seen by members of staff who have a legitimate reason for accessing your file, such as fee earners and support staff working on your file and senior members of the firm for the purposes of supervision, checking your file for quality purposes or to deal with any complaints.
- 11.16 Once your matter has concluded, we will hold your files in our archive storage (paper files) or on our file management systems (electronic files) for at least 6 years from the date that the matter is closed in line with our retention periods. After that period has elapsed, we will destroy your file securely and/or delete it from our electronic records. Once that has happened, your file will no longer be available.
- 11.17 We transfer your personal data outside of European Economic Area (EEA) where your personal data is backed up to cloud storage provided by companies based in the US such as Microsoft. There are instances where suppliers we use may transfer your data to countries outside the EEA or EU for processing or sub-processing. However, our storage providers and suppliers are certified to the EU-US Privacy Shield Framework which means that they agree to process personal data to the standards expected by Europe / EU / EEA. Our storage providers and suppliers are bound by the same data protection laws as us, meaning that they have the same obligations to keep your information safe. Where possible, we put in place specific agreements with our suppliers to protect your data.
- 11.18 If you are an individual, you have the following rights under the General Data Protection Regulation (GDPR):
- (i) Right to access personal data – you can request details from us of the personal data that we hold about you;
  - (ii) Right to object to processing – you can tell us that you want us to stop processing your personal data;
  - (iii) Right to rectification – you can ask us to correct personal data that we hold because you believe it is inaccurate;
  - (iv) Right to erasure – you can ask us to delete the personal data that we hold about you;
  - (v) Right to restrict processing – you can tell us that you only want us to use the personal data for a specific reason.
- 11.19 Please note that the rights described in clause 11.18, are not absolute rights (they are not rights that will be automatically granted), as we have to consider whether there are any reasons why we cannot meet your request. For example, we will not be able to delete data that we are legally obliged to keep. We will let you know if we not able to meet your request and the reason why (where it is appropriate to disclose this information to you).
- 11.20 You also have the right to complain to the Information Commissioner's Office (ICO) if you are not happy with the way that we handle your personal data. You can contact the ICO at Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF or by calling the ICO's helpline on 0303 123 1113.
- 11.21 Please note that where you provide consent to us using your personal data, you are entitled to withdraw that consent at any time. You can do this by informing your file handler or contacting our designated Data Protection Officer.
- 11.22 We have appointed Moqbul Amin as our Data Protection Officer and you can contact him/her to discuss any data protection related issues or queries on 0161 637 8588 or at [info@aminhaque.co.uk](mailto:info@aminhaque.co.uk).

## 12 Referrals to Third Parties

- 12.1 If we recommend that you use a particular firm, agency or business, we shall do so in good faith and because we believe it to be in your best interests. If we recommend that you use a particular firm, agency or business that can only offer products from one source, we shall notify you in writing of this limitation. We will pay to you any commission that we receive from any particular firm, agency or business that we recommend you use.

12.2 If we recommend that you use a particular firm, agency or business, we shall not be liable to you for any advice you may be given by that firm, agency or business and you are advised that if that firm, agency or business is not another firm of solicitors you will not be afforded the regulatory protection of the Solicitors Regulation Authority (SRA) or of the SRA Code of Conduct and SRA Indemnity Insurance Rules, nor shall you be entitled to the benefit of the SRA Compensation Fund.

### **13 Hours of Business**

13.1 Our offices are open between 9.30am and 5.30pm, Monday to Friday, excepting bank holidays. We do not provide an out of office or emergency service to clients. The person responsible for your matter may, at his or her absolute discretion, provide you with a mobile telephone number, and may endeavour to take your telephone calls outside of office hours, but nothing he or she says should be interpreted as an agreement to routinely deal with your matter or to take your telephone calls outside of office hours.

### **14 Equality & Diversity**

14.1 We are committed to promoting equality and diversity in all of our dealings with clients, third parties and employees. Please contact us if you would like a copy of our Equality and Diversity Policy.

14.2 If you have any special requirements in relation to the way in which you would like us to handle your work, (for example, if you consider yourself to have a disability) please let us know.

### **15 Rights of Third Parties**

15.1 Except as stated otherwise in clause 9 a person who is not a party to this Contract shall not be entitled to enforce any of its terms.

### **16 Applicable Law, etc.**

16.1 These terms and our Client Care Letter shall be governed by and interpreted in accordance with English law. Any disputes or claims concerning this Contract and any matters arising from it shall be dealt with only by the courts of England and Wales.

16.2 If we or you do not enforce our respective rights under this Contract at any time it will not prevent either us or you from doing so later.

16.3 If any provision of this Contract is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other provisions of this Contract which shall remain in full force and effect.

### **17 Setting Standards**

17.1 We operate systems throughout our office, insisting that all our staff meet certain standards with regard to Client care. These standards include:

- (i) Sending you copies of all important correspondence;
- (ii) Returning your telephone calls during the course of the same day, if at all possible;
- (iii) Dealing with correspondence of any sort promptly;
- (iv) Writing letters to you and others in plain and concise language;
- (v) Giving appointments to you without any undue delay;
- (vi) Dealing with you and all persons with the same attention, courtesy and consideration regardless of race, colour, ethnic or national origins, sex, creed, disability or sexual orientation.

17.2 To assist us in providing an efficient and effective service we ask that you:

- (i) In all communications quote the file reference number of your matter (which is set out at the top of each of our letters) and clearly address all written communications to your Legal Representative;
- (ii) Leave clear telephone messages with your Legal Representative's secretary, or reception;
- (iii) Notify us immediately of any change of your address, telephone number or other material information;
- (iv) Notify us immediately if you are delayed or cannot attend an appointment;
- (v) Respond to our requests promptly;
- (vi) Pay our bills and disbursements without delay;
- (vii) Contact your Legal Representative immediately if you receive any communication from your opponent or solicitors on that person's behalf. Do not reply without speaking to your Legal Representative.

## **18 Our Responsibilities - We Must:**

- 18.1 Always act in your best interests, subject to our duty to the court;
- 18.2 Explain to you the risks and benefits of taking legal action;
- 18.3 Give you our best advice about whether to accept any offer of settlement;
- 18.4 Give you the best information possible about the likely costs of your claim.

## **19 Your Responsibilities - You Must:**

- 19.1 Give us instructions that allow us to do our work properly;
- 19.2 Not ask us to work in an improper or unreasonable way;
- 19.3 Not deliberately mislead us;
- 19.4 Advise us of any changes in your circumstances that may result in you being unable to pay our fees;
- 19.5 Co-operate with us;
- 19.6 Go to any court hearing.

These responsibilities will exist for the duration of your instructions to us, in respect of this matter.

## **20. Termination**

- 20.1 You may end this Contract (and therefore, your instructions to us) at any time by writing to us by post, fax or email (see clause 1.1 of these terms for details). However, we may be entitled to keep all of your documents and deeds while there is money owing to us (including fees and expenses which have not yet been billed).
- 20.2 We may end this Contract (and, therefore, cease acting for you) in relation to any matter or all matters of yours but only on reasonable written notice and for good reason. Examples of a good reason include where you have not given us sufficient instructions, where you have not provided appropriate evidence of identification or we reasonably believe that the relationship between you and us has broken down.
- 20.3 If your matter does not conclude, or we are prevented from continuing to act because of our legal obligations or our professional rules, we will charge you for any work we have actually done. Our charges will be based on our hourly rates set out in this Contract (and where a fixed fee has been agreed, the charges will not exceed that fixed fee).
- 20.4 If we cease acting for you, we shall (where relevant) inform the court or tribunal that we no longer act for you and shall apply to be removed from their records. We may charge you for doing so at our hourly rates applicable at the relevant time



and those charges will be applied on the same basis set out in section 9 'Our Costs' of this booklet and for any expenses which we incur on the same basis – also set out in section 9.

## 21. Cancellation Rights

21.1 If you are an individual consumer (and not a business entity) and if our contract with you is a 'distance contract' or an 'off premises contract', you have the right to cancel this Contract within 14 days of conclusion of this Contract (the 'cancellation period'). 'Conclusion of this contract' means 14 days from the 'Contract Date', defined at the beginning of this Contract. This right exists in accordance with The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. Please refer to the 'Cancellation Notice' at clause 22 below for further information about your right to cancel and the conditions attached to the same.

21.2 Where clauses 21.1 and 22 apply, we will not start work on your file for 14 days from the Contract Date. If you would like our service to start within 14 days of the Contract Date, please sign the enclosed Client Declaration, mark the relevant box stating your wishes and return a copy to us.

21.3 Where clauses 21.1, 22 and 21.2 apply, then once we have started work on your file within the cancellation period, on your instruction, you will be charged for any work done if you then cancel your instructions. You will have to pay us an amount which is proportionate to the work completed until we receive notice of cancellation from you, in comparison with the full coverage of this Contract. These charges will be applied on the same basis as set out in section **Error! Reference source not found.** 'Our Costs' of this Booklet and where a fixed fee has been agreed, the charges will not exceed that fixed fee.

## 22. Cancellation Notice

22.1 This Notice is applicable to you if you are an individual acting for purposes wholly or mainly outside your trade, business, craft or profession and this Contract between the Firm (as the trader) and you (as the consumer) is a 'distance contract' or an 'off-premises' contract.

22.2 A 'distance contract' means a contract concluded between a trader and a consumer under an organised distance sales or service-provision scheme without the simultaneous physical presence of the trader and the consumer, with the exclusive use of one or more means of distance communication up to and including the time at which the contract is concluded.

22.3 An 'off premises contract' means a contract between a trader and a consumer which is any of these:

- (i) A contract concluded in the simultaneous physical presence of the trader and the consumer, in a place which is not the business premises of the trader;
- (ii) A contract for which an offer was made by the consumer in the simultaneous physical presence of the trader and the consumer, in a place which is not the business premises of the trader;
- (iii) A contract concluded on the business premises of the trader or through any means of distance communication immediately after the consumer was personally and individually addressed in a place which is not the business premises of the trader in the simultaneous physical presence of the trader and the consumer;
- (iv) A contract concluded during an excursion organised by the trader with the aim or effect of promoting or selling goods or services to the consumer.

22.4 If you are unsure whether cancellation rights apply to you, please contact us immediately upon receipt of these Terms of Business.

**A copy of these Terms of Business is available in larger print.  
Please contact us if you require a copy.**

The following 'Instructions for Cancellation' are only applicable where clauses 21 and 22 apply:

**Instructions for Cancellation**

***Right to cancel***

You have the right to cancel this contract within 14 days without giving any reason.

The cancellation period will expire after 14 days from the day of the conclusion of the contract (the 'Contract Date' at the beginning of this Contract).

To exercise the right to cancel, you must inform us, Amin Haque Solicitors at 2<sup>nd</sup> Floor, 175 Featherstall Road South, Oldham, Lancashire, OL9 6HS or [info@aminhaque.co.uk](mailto:info@aminhaque.co.uk), of your decision to cancel this contract by a clear statement (e.g. a letter sent by post, fax or e-mail). You may use the attached 'Cancellation Form', but it is not obligatory.

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

***Effects of cancellation***

If you cancel this contract, we will reimburse to you all payments received from you, including the costs of delivery (except for the supplementary costs arising if you chose a type of delivery other than the least expensive type of standard delivery offered by us).

We will make the reimbursement without undue delay, and not later than –

- (a) 14 days after the day on which we are informed about your decision to cancel this Contract.

We will make the reimbursement using the same means of payment as you used for the initial transaction, unless you have expressly agreed otherwise; in any event, you will not incur any fees as a result of the reimbursement.

If you requested to begin the performance of services during the cancellation period, you shall pay us an amount which is in proportion to what has been performed until you have communicated us your cancellation from this Contract, in comparison with the full coverage of the contract.

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**Cancellation Form**

**COMPLETE, DETACH AND RETURN THIS FORM  
ONLY IF YOU WISH TO CANCEL THIS CONTRACT**

To Amin Haque Solicitors at 2<sup>nd</sup> Floor, 175 Featherstall Road South, Oldham, Lancashire, OL9 6HS or [info@aminhaque.co.uk](mailto:info@aminhaque.co.uk):

I/We [\*] hereby give notice that I/We [\*] cancel my/our [\*] contract for the supply of the following service [\*]: Matter Number (located at the top of the client care letter/ Client Declaration) .....

Ordered on [\*/] received on [\*/]: .....

Name of consumer(s): .....

.....

Address of consumer(s): .....

.....

Signature of consumer(s) (only if this form is notified on paper): .....

Date: .....

[\*] Delete as appropriate.