



"the financial compensation experts"

Letter of Engagement (LOE)

This is a contract between you and Premier Financial Recoveries LLP ("The Company") of Marlborough House 26 High Street Old Town Swindon Wiltshire SN1 3EP **please read carefully.**

It must be signed by you and any additional policy/account holder(s)

| POLICY / ACCOUNT HOLDER 1 | | | | POLICY / ACCOUNT HOLDER 2 (if applicable) | | | |
|---------------------------|---------------------------|--|--|-------------------------------------------|---------------------------|--|--|
| Full Name: | | | | Full Name: | | | |
| Date of Birth: | | | | Date of Birth: | | | |
| Address: | | | | Address: | | | |
| Post code: | | | | Post code: | | | |
| Telephone | Home: Work: Mobile: | | | Telephone | Home: Work: Mobile: | | |
| Email: | | | | Email: | | | |

Definitions used in this Letter of Engagement have the meaning given to them in the Company's Terms and Conditions (the "Terms and Conditions") which can be viewed on the company website: www.premierfinancial.org.uk.

Services

The Company will provide the following services to the Client:

- (i) The refund of unfair or erroneous credit card, bank, mortgage or loan charges
- (ii) Compensation in respect of mis - sold insurance, bank accounts, loans, mortgages and/or investments
- (iii) Compensation in respect of excessive care home fees

The Company makes no representation or warranty to the Client that Compensation will be obtained or is in any way guaranteed. The Company reserves the right, at any time, not to pursue a claim for Compensation and will notify the Client in writing in such cases.

Service Charges (please see the Company's Terms and Conditions for more explanation)

The Company's Service Charge is calculated on a no - win, no - fee basis and in relation to compensation claims is:

For Payment Protection Insurance (PPI) the fee is 20% of any amount of Compensation plus VAT.

For other Financial Product Compensation (for example, Packaged Bank Accounts) the fee is 35% of any Compensation plus VAT

Examples of how the fees will be calculated for PPI only are:

| All Compensation is "cash in hand" | | Compensation includes "cash in hand" award with loan and future instalment reduction | | Compensation is used to offset arrears consumer has on credit card or loan | |
|--------------------------------------------------------------|--------|--------------------------------------------------------------------------------------|---------|----------------------------------------------------------------------------|--------|
| Total compensation: | £3,000 | Total compensation: | £3,000 | Total compensation: | £3,000 |
| Of which cash | £3,000 | Of which cash is | £2,000 | Of which cash is | £0 |
| | | Loan reduction | £1,000 | Set off arrears: | £3,000 |
| Fees charged @ 20% | £600 | Fees charges @ 20% | £ 600 | Fees charged @ 20% | £600 |
| Vat @ 20% | £120 | Vat @ 20% | £ 120 | Vat @ 20% | £120 |
| Total Fee | £720 | Total Fee | £720 | Total Fee | £720 |
| Client receives | £2,280 | Client receives | £ 1,280 | Client pays | £ 720 |
| (and no reduction in loan as it is already paid off in full) | | (and a reduction of £1,000 in future loan instalments) | | (and a reduction of £3,000 in their outstanding loan) | |

I/We have read, agreed and retained a copy of the Terms and Conditions and note specifically Condition 2 relating to payment obligations and Condition 7 relating to Confidentiality and agree to be bound by the Company's Privacy Policy this Letter of Engagement and the Terms and Conditions

| POLICY / ACCOUNT HOLDER 1 SIGNATURE | DATE | POLICY / ACCOUNT HOLDER 2 SIGNATURE | DATE |
|-------------------------------------|------|-------------------------------------|------|
| | / / | | / / |