TERMS & CONDITIONS
## SOME OF OUR SERVICES

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PBA</strong></td>
<td>Packaged Bank Account (bank account/s where you pay a monthly fee, comes with many features that you may have not used or needed all or a majority of its features)</td>
</tr>
<tr>
<td><strong>UIC</strong></td>
<td>Unlawful Excess Interest (where the bank/company increases the interest rate without providing prior notice of the change, we will get you the full refund in these circumstances. We have identified that some banks have done this on a large scale to many of our clients, you too could be a victim? as it’s increased without providing you with notification)</td>
</tr>
<tr>
<td><strong>UBC</strong></td>
<td>Unfair Bank Charges or late payment fees</td>
</tr>
<tr>
<td><strong>PPI</strong></td>
<td>Payment Protection Insurance (This is an insurance policy where millions of these had been sold to people who would not or may have not needed them, PPI has been a scandal publicised on the media for nearly a decade, we will check to see if you have been mis-sold this and then get you a full refund. If you have already claimed we will check for other policies which you have not previously claimed back to ensure that you claim them all back)</td>
</tr>
<tr>
<td><strong>CPI</strong></td>
<td>Card Protection Insurance (a fee that you pay usually once a year in case that your card is stolen, these policies were sold alongside credit cards and a recent change in the law has meant that millions of people were mis-sold these policies and are now entitled to a refund)</td>
</tr>
</tbody>
</table>

### Term Assurance/Life Cover

These policies were usually sold alongside mortgages or business loans where in many circumstances the bank/broker sold the most expensive policy type to maximise on profits. When they could have offered the consumer a much cheaper type of insurance policy that would have offered the same amount of cover. These policies were also sold to millions of people who would not have needed them.

CONTACT on +44 (0)207 619 3967 or via info@IronStoneLegal.com

IronStone Legal is a trading name of Demitas Finance Ltd, Registered in England and Wales number 07975646

Demitas Finance Ltd is authorised and regulated by the Financial Conduct Authority as a claims management company, Interim Permission Number 838139

Regulated by the Information Commissioners Office in respect of the Data Protection Act 2018 number: Z3119423
Financial claims summary document

OUR SERVICES
Our Services include an investigation into whether you have a claim and then making a claim (where appropriate) on your behalf against any providers you believe may have mis-sold you an insurance, financial product or rejected insurance policy claim.

HOW YOU CAN HELP
You agree that you will provide any information we request to assist us with representing you, and return any documents we need you to return as soon as reasonably possible to allow us to provide the services to you.

If you cannot provide details about your claim(s) e.g. such as loan agreement numbers, loan amount, amount charged for payment protection insurance (PPI), or in cases where you cannot provide credit-card statements showing the charges applied to your account or cannot provide information relevant to the complaint, we will contact the lender or firms on your behalf.

KEEPING YOU INFORMED
During the time we are investigating your claim we will provide regular updates to you via email as and when your claim progresses, as well as maintaining regular contact with you via letters, telephone calls and emails.

OUR FEES
Our fees are subject to Regulatory Change and will be charged at the prevailing maximum rate; however, we will never charge you in excess 42% inclusive any VAT for all claims. If a lender takes off the basic rate of tax from a financial award, we will charge our fee based on the full amount before tax.

Examples of our PPI fees are as follows:

<table>
<thead>
<tr>
<th>Financial Award</th>
<th>£1000</th>
<th>£3000</th>
<th>£10000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our total Fee for all other services (42% inc any VAT)</td>
<td>£420</td>
<td>£1260</td>
<td>£4200</td>
</tr>
</tbody>
</table>

These examples are not to be taken as an estimate of the amount likely to be recovered for you. Depending upon the financial award made you may have to pay or less than these examples.

CANCELLATION
You may cancel your instruction within a cooling-off period of 14 calendar days of the date you return your signed letter of authority to us. To cancel, please contact us verbally or in writing preferably via email to avoid any doubt.

If you cancel within the cooling-off period, you will not have to pay us anything. You may cancel your instruction at any time after the cooling-off period by contacting us verbally or in writing.

However, you may have to pay a fee. If you cancel an instruction before any financial award has been made we may charge you a reasonable fee to reflect the work we have done on your behalf. The fee will be calculated based upon the amount of work that we have done on your behalf e.g. For substantiation and referral of Your Claim(s) to the Bank or the FOS or the FSCS the charge is £60, inclusive of VAT; for each manual communication e.g. an outgoing or incoming call/letter/email to or from either You or the Company ISL will charge You £48, inclusive of VAT; for each automated communication to You, inclusive of SMS, ISL will charge You £18, inclusive of VAT.

YOUR OPTIONS
You do not have to enter in to a contract with us. You can make a claim yourself to the company or to the FSCS (if the company is no longer trading) and you could refer the claim to the FOS if you are not happy with the lender’s response all without incurring a success fee. If you decide to proceed without us, then you will the lose benefit of our legal expertise. You could also instruct someone else, such as a different claims management company or a trade union membership.
Terms and Conditions (TCs)

By signing and returning the Letter of Authority (LOA), you agree to be bound by these Terms and conditions.

1. Definitions
   a. “Agreement” means the agreement entered into by You with Us, incorporating the Letter of Authority Form for All Services and these Terms.
   b. “Bank” means the bank(s), lender(s), firm, organization, affiliate or other provider(s) of generic financial services or products that you have instructed us to act on your behalf against.
   c. “Excess Payments” means any payments including compensation entitlement or the services mentioned and signed by you in the LOA form for all services have signed.
   d. “You” refers to the person(s) engaging Us on the basis of the Agreement.
   e. “We”/“Us”/“Our”/“Ironstone Legal” is a trading name of Demitras Financial Limited (company number 07975646) whose registered address is Studio 104, Regents studios, 1 Thane Villas, London N7 7PH.
   f. “Working Days” means any day on which banks are open for business in London (excluding Saturdays, Sundays and public holidays).

2. Our service
   a. By completing your LOA You instruct Us to act as your representative.
   b. In the recovery of Excess Payments paid by You to your Bank prior to the commencement of the instruction, and/or
   c. You instruct us as per the mentioned service(s) on the LOA which you have provided, and We agree to provide the services as set out in these Terms
   d. Your instruction to Us commences and the Agreement starts when You confirm acceptance of You “Terms and the Agreement starts either by telephone or by returning the completed LOA Form for our services.
   e. You confirm that no agency or person other than Us is acting for You at the date of commencement of the instruction in the recovery of Excess Payments and that We are appointed as your sole representative in relation to such matters.
   f. You agree to provide all appropriate and available information relating to your claim(s) to Us upon commencement of this instruction. We will advise You of any further information required to pursue your claim(s) and You agree to provide this information as soon as possible.
   g. You authorise Us to request and obtain additional information from the Bank and other relevant firms relating to the claim(s).
   h. Upon receipt of all initial and further information from You and (where relevant) any additional information requested from the Bank, We will calculate the amount owed to You by the Bank in respect of Excess Payments (plus interest where due), where possible or attempt to provide an estimate of the compensation value.
   i. If any direct communication regarding this matter (including letters, telephone calls and personal conversations with the Bank’s staff members) is entered into with the Bank other than by Us, You will report this to Us within 3 days of the communication taking place being received and will forward all relevant documentation directly to Us as soon as possible.
   j. You accept these Terms to be binding on all the Excess Payments claim(s) or claims that you have instructed us to instruct us to recover from the Bank.
   k. You instruct Us to act on Your behalf for all the Claims that you may have with the Banks of which you have provided details of.
   l. You agree that Agreement shall apply to all claims arising from or relating to the above clause.
   m. If any provision of this agreement is prohibited, unenforceable, void or invalid, that shall not invalidate, or otherwise affect the enforceability of, the remaining provisions hereof.
   n. By signing this agreement, you understand that you have other options for claiming but You have opted for us to represent you, we would love to hear your reason for choosing us in writing.

3. Your claim(s)
   a. Where our calculations show that You have a claim or claims, We will submit all necessary information to the Bank and negotiate with it for the recovery of your money. You will abstain from any pre-court negotiations with the Bank unless agreed in writing in advance with Us.
   b. The detailed process in relation to your claim(s) is set out at the end of these Terms under the heading “The Claims Process”.
   c. We agree that You have not offered any advice on the suitability of the product you wish us to represent you for.
   d. You agree not to accept any settlement that is communicated directly to You by the Bank unless agreed in writing in advance with Us.
   e. You agree that our “Terms and Conditions” apply to each case we have submitted on Your behalf.

4. Fees, payments and claim(s) monies
   a. Where We have provided You in relation to recovery of PPI Premiums or any other financial products/services/suites of claim or claim under an Insurance policy or policies or Excess Payments refund, We charge a success fee of;
   i. 20% + VAT (24% in total) on all amounts recovered for PPI claims (being the total value of the benefits to You, monetary or otherwise); and
   ii. 42% (including any VAT) on all of our other services (e.g. life Insurance or term insurance) on all amounts recovered for You (being the total value of the benefits to You, monetary or otherwise).
   b. You acknowledge that if any part of your settlement includes interest it may be subject to income tax, and is your responsibility. Our fee is calculated based upon the total gross recovery amount that you are awarded.
   c. If the Bank pays the recovered monies directly to You or if they reduce any of your debt balances by the settlement amount: (a) You will notify Us of such a payment or reduction within 3 Working Days of You becoming aware of it; (b) We will notify You of such a payment or reduction within 3 Working Days of You becoming aware of it; should We become aware of it before You; You will be liable to pay the fee (plus any other fee that has been paid on our behalf and any other amount(s) owing by You to Us) directly to Us within 14 days of receipt of You of an invoice submitted by Us. If the Bank pays the recovered monies directly to You or if they reduce any of your debt balances by the settlement amount:
   d. The Bank may offset any compensation you are entitled to against any outstanding balance on your account.
   e. If there are any costs involved we will inform you of this prior to the matter escalating to such extent.
   f. You will not provide any Information to Us which is untrue or misleading.
   g. Our (Us) fees are still payable in the event that You have an Individual Voluntary Arrangement or have a Debt Management Proposal and/or a Bankruptcy.
   h. A referral fee has not been paid for introducing this claim.
   i. Where we have represented you in any case to a Bank and the Bank has used the information we provided to compensate you for another claim in respect of Excess Payments You shall pay Our fee as directed by this agreement for that claim.
   j. You shall disclose to Us the correspondence that you receive or make with the company/bank/financial institution where We have acted or acting on Your behalf against them within 7 calendar days of Us making the Request to You.
   k. You shall disclose to Us any communication; letter, email or otherwise you receive from the Bank in the 7 days of the communications.
   l. You allow us to conduct a credit reference check/search on you to investigate and identify the Banks and products to assist us with the processing & handling of your claims.

5. Termination
   a. You may terminate this Agreement at any time, up to 14 days from the date ISL receives Your initial signed LOA (Instruction), at no cost to You.
   b. You may terminate Your Agreement at any time after the Cooling-off Period, for any reason. However, ISL may impose a Termination Charge(s) which will be reasonable and proportionate to the work done and the costs incurred by ISL, up to the date the Agreement is terminated. For substantiating our terms of your claim(s). For substantiation and referral of Your Claim(s) to the Bank or the FOS or the FSCS the charge is £20. Inclusive of VAT; for each manual communication e.g. an outgoing or incoming call/email to or from either You or the Company ISL will charge You £48, Inclusive of VAT; for each automated communication to You, inclusive of SMS, ISL will charge You £18, inclusive of VAT.
   c. If you terminate Your Agreement of reasonable Compensation is due to You, then ISL shall be entitled to issue you a Termination Charge(s) equal to the Fee(s) that would be payable under clause 4.
   d. You may request to cancel or terminate Your Agreement either in writing, by telephone or via email; please see the cancellation form in Your Initial Pack for further details. You can also find this form at Us website: www.ironstonelegal.com.
   e. ISL may, at its sole discretion decide not to proceed with a Claim(s) and terminate this agreement at any time. ISL must act reasonably in taking such a decision and promptly notify You. In such circumstances, You will owe ISL nothing.

6. General Terms
   a. This Agreement sets out the entire agreement and understanding between You and Us regarding our services.
   b. If any event beyond our reasonable control prevents or hinders Us from performing our obligations under this Agreement We shall not be deemed to have breached this Agreement.
   c. The Agreement will be governed by and construed in accordance with English law, and all claims and disputes between the parties or any of them arising out of or in connection with the Agreement (whether or not contractually in nature) will be determined in accordance with English law.
   d. Each party submits to the exclusive jurisdiction of the courts of England and Wales in relation to all claims, disputes, differences or other matters arising out of or in connection with the Agreement.
   e. You undertake after considering other means to claim to use our service.
   f. We may review, revise, amend or replace the contents of these Terms and Conditions, and introduce new Terms from time to time reflecting the changing needs of Us and the market, a copy of the most recent Terms and Conditions is found on our website, currently www.IronstoneLegal.com but this address may change from time to time. Should You have any difficulty locating it please do not hesitate to contact Us.

CONTACT on +44 (0)207 619 3967 or via info@IronStoneLegal.com

Ironstone Legal is a trading name of Demitras Finance Ltd. Registered in England and Wales number 07975646. Demitras Finance Ltd is authorised and regulated by the Financial Conduct Authority as a claims management company. Interim Permission Number 838139. Regulated by the Information Commissioners Office in Respect of the Data Protection Act 2018 number: 23110423.
7. The Claims Process
a. Once we receive your claim pack; we will assess the viability of your claim(s), request information the Bank holds to identify any errors or law; whether or not you were subject to a compensation claim, may ask you questions about the claim and may request you to return further documents, identification ID and a further LOA, following an assessment of your claim(s). We raise a formal complaint against the Bank and we can take no further action without the consent of your claim, we will inform you of this.
b. You agree that You will deal promptly with requests for authority, information or documents that We or the Bank might make.
c. You will ensure that any information provided is true, accurate and completed to the best of your knowledge. We will not check such information except where it is under legal obligation to do so.
d. The Bank may contact You directly and We will inform you promptly of this and any relevant matters affecting Your Claim(s).
e. If We believe you do not have a claim, we will have no further obligation under this contract for the mentioned case.
f. ISL will update You about any significant development in Your Claim(s) using Your preferred contact method, including; email, telephone and/or post. You will receive at least one update per Claim(s) every six months.
g. Once Your Instruction(s) has been received We have the right to deal exclusively with the claim(s) and You acknowledge that You could complain directly to the Company and if unsuccessful the FOs, at no cost.
h. You will respond to any of our queries, information or ID request in a reasonable amount of time.
i. You understand that by completing one LOA, ISL may investigate all accounts where PPI or PBA has been applied, under the Instruction(s) provided, and that any successful Claims will be paid for on a no-win, no-fee basis unless the Client is required to provide a further claim.
j. In the event that your Bank fails to respond within 8 weeks of our original communication or fail to make a full offer of compensation for Excess Payments, We then have the option, subject to the value of the claim, to a) issue a formal complaint to the Financial Ombudsman and/or the Financial Conduct Authority (FCA) and/or b) commence legal proceedings against your Bank or direct the claim to any other compensation scheme related to the claim type. We will provide notice of this to you in advance.

8. Debt Recovery
a. The costs of any County Court action (£25 - £330) We are forced to take against You will be added to the outstanding debt together with any interest due pursuant to Section 69 of County Court Act 1984 until the debt is paid in full. If your debt is transferred or we use a debt collection agency or tracing agency to recover any debt You owe Us the fees for the collection of the debt collection and other trace fees as charged by the debt collector.

9. Complaints
a. You may make a complaint about our service via ISL’s complaints procedure by email: info@IronStonelegal.com, by telephone on +44 (0)207 619 3967 or by post to: IronStone Legal, Studio 104 Regents Studios, 1 Thane Villas, London N7 9PH. You can also find a copy of our complaints procedure at www.IronStonelegal.com
b. Should You remain unhappy about ISL’s service, You may escalate Your Claim within six months to the Financial Ombudsman Service by phone 0800 023 4567 or post to: Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR.

10. Data Protection
a. The information that we gather about your personal and financial situation may be classed as “personal data” or “sensitive personal data” under the Data Protection Act 2018. By returning a signed Letter of Authority to us and entering into this Agreement, you give us permission to Process your information (including gathering, recording or holding it) in whatever way is necessary to enable us to carry out your instruction(s).
b. Disclose your information to such parties and organisations as we believe is necessary to enable us to provide our claims service to you;
ii. Hold your information for as long as is necessary to provide our service or in line with our policies or any law or regulation;
iii. Disclose your information to organisations for the purpose of debt recovery in the event you fail to pay our fees, charges or payments. ISL will not disclose your personal data to a third party without your consent unless a lawful or legitimate basis applies.
c. ISL will update You throughout the Claims Services, using Your preferred contact method, including by SMS, email, telephone and/or post.
d. You may terminate Your Agreement at any time after the Cooling-off Period, for any reason. However, ISL may request a minimum charge of £250 (inclusive of VAT) for each manual communication e.g. an outgoing or incoming call/letter/email or to either You or the Company ISL will charge You £48, inclusive of VAT; for each automated communication to You, inclusive of SMS, ISL will charge You £18, inclusive of VAT.

11. Disclaimer & Assignment
a. You acknowledge that any estimate of Compensation given to You is an estimate only.

12. Terms of Service
a. The services provided by ISL consist of:

13. Liability
a. We are responsible to you for foreseeable loss and damage caused by us. If we fail to comply with these terms, we are responsible for loss or damage you suffer that is a foreseeable result of our breaking this contract or our failing to use reasonable care and skill, but we are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen or, at the time the contract was made, both we and you knew it might happen, for example, if you discussed it with us during the application or claims process.
b. We do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by negligence or the negligence of any of our agents or subcontractors.

14. Assignment
a. The success of Your Claim(s) depends on Your individual circumstances and merits of Your case.
b. If ISL acts in breach of this Agreement, ISL’s total liability to You in respect of all other losses arising under or in connection with this Agreement shall not exceed the amount of any Compensation to which You are entitled for Your Claim(s).
c. Nothing in this Agreement shall limit or exclude ISL’s liability for:

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Letter of Cancellation:
(Only use when you want to cancel our service)

Dear IronStone Legal,

I, (Your name) ………………………………………………………………… now request you to cancel the agreement that I signed with you.

I agree that if I terminate our agreement outside of the 14 day cooling off period I will be liable to pay your cancellation fees fees for the amount of work that you have done, incurred to the date of my cancellation request. Note: You will not incur any cancellation fee if you decide to cancel within the first 14 days of instructing us to act on your behalf.

• State your name:…………………………………………………………
• Your full address:…………………………………………………………
• Your date of birth: ………………………………………………………
• Your signature: ……………………………………………………………
• Date of signature:…………………………………………………………

Please return this completed letter to our address:
IronStone Legal
Studio 104 Regents Studios
1 Thane Villas
London N7 7PH
United Kingdom