

SERVICE SUMMARY

Services

Harjit Jhooti trading as TTP-Financial Compensation ('hereafter referred to as the Firm') will advise, investigate and represent the Client to lodge a claim or claims, on the Client's behalf, against relevant third parties (hereafter referred to as the provision of Claims Management Services).

In the course of providing Claims Management Services the Firm will take steps to establish that the Client and the Respondent(s) have/had a relationship, obtain relevant information to investigate the merits of the claim(s) and, where merit is established, submit a claim(s) to the Respondent(s) on behalf of the Client. The Firm will keep the Client updated on the progress of the claim(s) by email, telephone or post where there is a material update and no later than 10 days after an update is received. If the claim(s) is referred to the Financial Ombudsman, the Firm will update the client periodically and at least every 6 months even where no update is received.

Client Obligations

The Client must provide the Firm with all documentation likely to be needed to pursue the claim(s), complete the necessary paperwork required and promptly communicate all relevant information to the Firm throughout the claims process.

Service Fees

The Firm operates on a **No Win, No Fee** basis, this means if the Client is not offered a satisfactory redress/settlement/offer then no Service Fee is owed to the Firm. Where offers are rejected by the Client, the Firm will not require a Service Fee from the Client. Where a subsequent acceptable offer is made, as a consequence of the Firm's work, by a Respondent or by the FOS, the Service Fee will be payable.

The Firm charges a Service Fee which is in accordance with the FCA Fee Cap except for any redress offered below £1,000.

We have chosen not to charge you our Service Fee where the redress amount is below £1,000. This means where you are offered compensation of £999.99 or less you will not be required to pay us any Service Fee.

Where redress is offered to you between **£1,000 and £1,499 our service fee of 30%** (36% including VAT) capped at £420 (£504 including VAT) will be charged to you.

Where redress is offered to you between **£1,500 and £9,999 our Service Fee of 28%** (33.6% including VAT), capped at £2,500 (£3000 including VAT) will be charged to you.

Where redress is offered to you between **£10,000 and £24,999 a Service Fee of 25%** (30% including VAT) capped at £5,000 (£6000 including VAT) will be charged to you.

Where redress is offered to you between **£25,000 and up to £49,999 a Service Fee of 20%** (24% including VAT) capped at £7,500 (£9,000 including VAT) will be charged to you.

Where redress is offered of **£50,000 or above a Service Fee of 15%** (18% including VAT), capped at £10,000 (£12,000 including VAT) will be charged to you.

The Service Fee is based upon the redress described in each formal offer paperwork. VAT is chargeable on each Service Fee (*at the standard prevailing rate applicable being 20%*) for the provision of the Claims Management Service under this agreement. This includes any redress/offer as described in formal offer paperwork, secured and considered acceptable by you.

Below are several worked examples detailing how the Service Fee is applied for any offer of redress/compensation.

The fee illustrations are not to be taken as an estimate of the amount likely to be recovered for you.

Redress secured	TTP Fee	VAT	Total due to TTP
£999.99	NO FEE	£0	£0
£1,200	30% = £360	£72	£432
£5,000	28% = £1,400	£280	£1,680
£10,000	25% = £2,500	£500	£3,000
£25,000	20% = £5,000	£1,000	£6,000
£50,000	15% = £7,500	£1,500	£9,000

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For each successful claim that we invoice for, we donate £50 to our selected local charity 'Shooting Stars Children's Hospices' (www.shootingstar.org.uk) which supports families who have a baby, child or young person with a life-limiting condition, or who have been bereaved, across Surrey, South-West London and North-West London.

Right to Cancel/Terminate

The Client has the right to cancel/terminate from any contractual agreement with the Firm at any time. There is no charge to the Client if they cancel/terminate before an offer of redress has been made. To exercise your right to cancel/terminate you can do so by telephone, email, in person, by post or by using the cancellation form appended to our Terms of Business.

Redress Schemes

The Client does not need to use the Firm's services to lodge a complaint against the Respondent(s). The Client can present the claim(s) for free either to the Respondent(s) or, if the Respondent rejects the claim, to the Financial Ombudsman Service (or the Financial Services Compensation Scheme if the claim falls under its remit) themselves for free.