



Welcome to SSB Law

Your Client Care Pack

A woman with long brown hair, wearing a grey blazer over a white shirt, stands with her arms crossed and a friendly smile. To her left is a wooden-framed chalkboard with a dark grey surface. The text on the chalkboard reads: "Making your claim easy!"

“Making
your claim
easy!”

Authorised and regulated by the





Your Claims Experts

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Your Claims Experts

Who we are

SSB Law is a trading style of SSB Group Ltd and is a well established firm of solicitors with prestigious offices in Sheffield. The firm specialises in the field of mis-sold financial products.

We are regulated by the Solicitors Regulation Authority. We pride ourselves in giving our clients the best possible outcome with their claims against financial institutions and strive to provide a high quality service.

How can SSB Law help you?

We have a great team consisting of Solicitors and Legal Executives with many years of experience. The firm receives instructions from individual clients, many by recommendation. The majority of the work we undertake for our clients is on a **NO WIN - NO FEE** basis, meaning that you only pay us a fee if your case is successful.



Our Team

Our financial litigation team is highly specialised. Our years of experience have taught us many things and the keys to our continued success are as follows:

- **Experienced and dedicated staff.**

The department is made up of qualified solicitors and legal executives who only work on financial litigation claims. We have been working in this area for many years and provide our teams with regular training to keep them up to date with all legal developments.

- **Low caseloads.**

Unlike other law firms, we strongly believe our staff should have low caseloads to allow them to complete cases as quickly and efficiently as possible, whilst providing our clients with a high quality service. We review all staff case loads on a weekly basis.

- **Proactive attitude to negotiation and starting court proceedings.**

We actively encourage our staff to be very proactive, but at the same time to start court proceedings promptly if negotiations break down.

- **A state of the art computerised case management system.**

This allows us to streamline how we manage your claim.

What is an unfair relationship claim?

Many consumers who were persuaded to take out payment protection insurance (PPI) with their finance were misled about the true nature of the insurance premium. Consumers were not told that a large proportion of the insurance premium was, in fact, commission paid to the brokers and lenders for their profits. This meant consumers not only paid for the secret commission but also paid interest on the finance relating to those sums.

This was scandalous and the largest breach of consumer trust by financial institutions in recent memory.

Think this was unfair? So did the highest court in the land, the Supreme Court, in its much-celebrated judgment in the case of Plevin v. Paragon.

What is the Plevin Case?

Susan Plevin is a retired college lecturer who took legal action against her lender, Paragon Personal Finance ("Paragon"), after she had PPI added to a loan she took in the sum of £34,000.

During her claim for mis-sold PPI, she also discovered that 71.8% of the PPI premium added to her loan with Paragon was, in fact, secret commission. It had nothing to do with the actual cost of the insurance. This was profiteering at the highest level. Susan Plevin argued that Paragon's failure to disclose this remarkable commission meant she had been treated "unfairly" by Paragon and therefore it was appropriate for the Court to intervene on her behalf.

The Supreme Court ruled in Susan Plevin's favour and ordered Paragon to pay compensation to her.

"Tipping Point" compensation

Following the Plevin case, the offending lenders still refused to properly compensate victims and instead of returning the correct amount of secret commission, paid back only a proportion of the sums rightly owed to the victims. We at SSB Law believe firmly that the lenders' conduct in relation to Plevin claims is wrong.

Indeed, another case involving Paragon came before the Court when Mr & Mrs Doran recovered the full PPI premium together with loan interest and additional compensation. Paragon was ordered to pay the Doran's the sum of £17,345.37.

How can we help you?

We are in no doubt that our team can help you recover what is rightly yours, whether or not you have had a PPI refund or received some compensation.

Get back what's
rightfully yours!

Can I make a claim?

You may be eligible to make an 'unfair relationship' claim if:

- Your lender confirmed that you had PPI associated with your borrowing, but the lender said the policy was not mis-sold.
- Your lender made a partial payment of the 'secret' commission taken from you.
- You have never made a claim regarding your mis-sold PPI.

You cannot make an 'unfair relationship' claim if:

- You have received a full PPI refund previously.



67%

The average commission paid by insurers to lenders and brokers.

£1,000+

The average amount our team can help you secure in compensation.

Frequently asked questions

What are Plevin and Doran?

They are two of the significant legal cases. In 2006, Susan Plevin was sold a PPI policy to cover her secured loan from Paragon Personal Finance Ltd. She took a claim to the Supreme Court in November 2014, alleging that the contract and her relationship with Paragon was unfair due to:

- The non-disclosure of the commission
- The percentage of the PPI premium that was commission

The Supreme Court ruled that the failure by the lender to disclose to Susan Plevin the large commission paid out of her PPI premiums created an unfair relationship between her and the lender, and redress was awarded to Susan Plevin. Since then a second case has been won when the Court ordered the lenders to repay the full amount of the PPI premiums back to the claimants, this was called Doran v. Paragon.

What is the basis of a Plevin PPI Claim?

Whilst a Plevin PPI claim is made in respect of the sale of a PPI policy, the basis of the claim and claims process are different to a mis-sold PPI Claim. Even if your PPI policy was not mis-sold, your Plevin PPI claim could be successful!

Historically, when lenders sold PPI they failed to disclose the commission they received. So, whilst consumers may have thought the premiums were for their cover, more than 50% of it was actually commission paid to the lenders for the sale of the PPI policies.

A lender's failure to disclose commission may have created an unfair relationship with the consumer, this is where SSB Law can help.



Your Claims Experts

I have already received my PPI refund; can I claim based on Plevin?

If you have previously claimed for mis-selling and your lender accepted your claim, they would have offered you full redress. Lenders were required to put you in the position you would have been in if the PPI had not been sold to you. This means the commission has already been refunded and you cannot claim again based on Plevin.

If you have received an offer of compensation from your lender that does not amount to a full refund of the PPI premiums you have paid, you may be able to make a Plevin PPI claim.

My lender has already said my PPI policy was not mis-sold, can I claim based on Plevin?

Yes you can. If your lender did not tell you about the commission payments you can make a claim.

Why didn't I get a full refund previously?

Your lender did not accept that PPI was mis-sold to you but accepted you were not told that commission payments were being made. That so, the lender returned some of the commission to you but not the full amount. There is generally NO justification for such behaviour. You should have got back at least all of the commission and we will seek to recover 100% of the PPI premium, plus any loan/credit card interest on the premium and some compensatory interest in addition.

I thought the deadline for making a PPI claim ended in August 2019?

A Plevin type claim is based on a statutory right under the Consumer Credit Act 1974. It is a claim before the Court. The rules published by the FCA for complaints do not apply. You are entitled to make the claim to the Court past the above deadline.

Can I make a Plevin or Doran PPI Claim directly to my lender?

Making a Plevin type PPI claim involves proceedings before the Court. You can act for yourself in the legal process particularly if your claim is of a small value. However, in our experience these claims are not straightforward and involve highly technical legal arguments. It seems clear to us that you should have support from qualified litigators (whether ours or others). You are free to seek advice as you see appropriate and instructing a solicitor is always your choice.

The Claims Process in 3 Easy Steps



Who are SSB LAW?

SSB Law is a trading style of SSB Group Ltd, a firm of solicitors specialising in financial mis-selling. We are registered in England and Wales under registration number 11620680. Registered Office: Navigation House, 1 South Quay Drive, Sheffield, S2 5SU. VAT Registration number 322392130. Authorised and regulated by the Solicitors Regulation Authority (Number 654321) and subject to the Solicitors Code of Conduct at www.sra.org.uk/solicitors/code-of-conduct.

Explanatory Notes

Your Document Pack

Within this Document Pack you will receive the following:

1. Declaration and Authority
2. Agreement 1 - Contingency Fee Agreement
3. Agreement 2 - Conditional Fee Agreement
4. Letter of Authority
5. Form Of Assignment

The purpose of this short document is to explain why you have received the documents in this way, the purpose of each document and what we are asking your permission to do with your personal data.

The process is as follows:

- You have provided us with certain key pieces of personal information and will provide us with signed documentation (the Declaration and Authority Form and the Letter of Authority);
- We will submit a Subject Access Request ("SAR") to the lender.
- If necessary, the SAR documentation will be provided to an expert to obtain an expert report for you in order to value your claim.
- Once all documents have been obtained (your signed forms, the SAR and, if necessary, the expert report) your case will be reviewed and passed to a file handler.

By signing each of the documents you confirm that you are happy for us to process your data and the above documentation for the sole purpose of progressing your claim for undisclosed commissions.

Declaration and Authority Form

This will allow SSB Law to process your claim. You are giving us authority to pay any damages you receive into our client account so that the necessary deductions can be made before the final payment is sent to you. You are also authorising us to pass your personal details to third parties involved with this claim. This will include, but is not limited to, sharing your details with the expert who will prepare a report and any other agencies involved with the claim.

Letter of Authority (LOA)

Lenders often won't engage with a party who is authorised to act on behalf of someone pursuing a claim unless they have a document that expressly confirms this to be the case. By signing this form of authority you will be authorising SSB Law to act on your behalf, and this document will be provided by us to the lender as evidence of our authority to represent you.

EXPLANATION OF THE FUNDING RETAINER (NO WIN, NO FEE AGREEMENT)

What will it cost me?

If your claim is unsuccessful, provided that you have complied with your obligations under the Funding Retainer and your ATE insurance policy, you will not have to pay anything. We will not charge for our time and any expenses, disbursements and adverse costs will be covered by the ATE insurance policy (if you have elected to take out such a policy of insurance).

If your claim is successful, you will pay us no more than 42% of the damages that you recover plus the cost of the ATE insurance premium of £222.88 (if you have elected to take out such a policy of insurance – please note the cost may be higher if the value of your claim exceeds £10,000. In those circumstances we may also be able to claim for other legal costs from your opponent).

We have included below for illustration purposes, a table showing our charges and the ATE cost based upon the amount of your damages recovered. This is not to be taken as an estimate of the amount likely to be recovered for you.

Amount of damages recovered	Solicitors charge	ATE Premium	Balance payable to you
£3,000	£1,260	£222.88	£1,517.12
£5,000	£2,100	£222.88	£2,677.12
£10,000	£4,200	£222.88	£5,577.12



What do I need to do?

You will need to provide instructions to us in an honest and timely manner and you will need to keep us updated with your contact details. If you breach your obligations under the Funding Retainer then we may charge you for our time spent on an hourly rate and for all expenses incurred, and which could be more expensive than the proposed charge under the Funding Retainer.

Declaration and Authority Form

I authorise any cheques in settlement of my claim to be issued in the name of SSB Group Ltd and understand that any monies paid in respect of my damages will be paid into your Client Account even if the cheque is made payable to me. I hereby authorise you to deduct and retain from those monies any sums that fall due under the provisions of my Funding Retainer. I also hereby confirm that any monies paid to you on my behalf may be retained by you and utilised as a lien as to your costs in the event that I breach the Retainer terms and conditions.

I understand that you may instruct different experts and agencies to assist with progressing my claim. I hereby consent to my personal data being provided to them and to any other person deemed necessary by my solicitor to assist with the progress of my claim. I also consent to the disclosure of my personal data to third party managed databases used to help prevent fraud and to regulatory bodies for the purpose of monitoring and/or enforcing your compliance with any regulatory rules/codes. I also understand that it will be used to undertake credit and claims history searches on me. By signing this document I am providing my consent for this to occur.

I hereby authorise SSB Group Ltd to commence Court Proceedings on my behalf in such circumstances and in such manner as they deem appropriate and for this purpose to sign on my behalf, any Statement of Truth contained within those Proceedings.

Confirmation of Consent to Send Marketing Materials

We promise to respect the data we hold on you.

By signing this declaration, you are authorising SSB Law to keep your details on our database so that we can provide you with legal services and for administration and accounting purposes. We will never pass on any personal data to other parties without your permission. You are also providing us with your express permission to send to you relevant information about our services, legal updates and on our events that interest you by text, telephone, email and through the post.

You may withdraw your consent at any time by emailing us at enquiries@ssblaw.co.uk

Agreement 1 - Contingency Fee Agreement

We: SSB Law of Ground Floor, Navigation House, 1 South Quay Drive, Sheffield S2 5SU (the Solicitor)

You: (the Client)

This is Your agreement dated {{date.today}} with SSB Law in relation to Your claim against {{defendant.companyName}} for Your claim for the recovery of undisclosed commissions arising from the purchase of Payment Protection Insurance (PPI) This agreement relates to all legal work undertaken by Us prior to the issue of legal proceedings. SSB Law is a trading name of SSB Group Ltd which is a firm of solicitors regulated by the Solicitors Regulation Authority ("the SRA"). The SRA website is <https://www.sra.org.uk/consumers/>.

What is covered by this agreement

This is a non-contentious business agreement within the meaning of section 57 of the Solicitors Act 1974 and is thus excluded from the provisions of the Damages Based Agreements Regulations 2013 by virtue of Regulation 1(4) of those Regulations.

Your claim for the recovery of undisclosed commissions arising from the purchase of Payment Protection Insurance (PPI) against {{defendant.companyName}} ('the Opponent'). This agreement applies to Your claim from the date that we first started work on it, even if that was before the date of this agreement.

What is not covered by this agreement

Any work done in preparation of or in pursuing court proceedings that are issued. In the event that court proceedings are issued then this agreement will automatically terminate.

How do we define a win under this agreement

Win means any outcome that results in an Agreement that Your claim for the recovery of undisclosed commissions arising from the purchase of Payment Protection Insurance (PPI) is finally decided in Your favour by an agreement to pay You damages or in any way that You derive benefit from pursuing Your claim.

How do we define a loss under this agreement

A loss means any outcome that does not result in a "Win" under the above definition

Paying Us if You win

A.If You win Your claim, We are entitled to charge You -

- 1.A fixed disbursement covering legal support services and a quantum calculation
- 2.A fee for our own services, which will be calculated at 35% plus VAT of your compensation or refund, less the fixed disbursement above
- 3.The total of 1 and 2 (inclusive of VAT) will not exceed 42% of your compensation or refund
- 4.The costs of any other expenses and disbursements that we may incur on your behalf, such as court fees or an expert report
- 5.You will also be responsible for the cost of the ATE policy in the sum of £222.88* (*this is the cost of the ATE policy in claims that proceed in the small claims track, which is the usual track for these claims. In the event that your claim proceeds in the fast track the cost of the ATE policy will be £1,064.00)

For example, if We recover damages on Your behalf of £5,000 then you will be responsible for the following -

- 1.Our fee, which will be £1750 plus VAT (£2100) including the fixed disbursement
- 2.Any other expenses and disbursements incurred on your behalf, such as court fees or an expert report fee
- 3.The ATE policy in the sum of £222.88*



B. In addition, if the Opponent agrees to pay a contribution to Your costs, We will charge You for the work done, including all work that took place before this agreement existed if appropriate. However, We will cap those charges to the sum that We recover from Your opponent by way of contribution to Your costs. These charges are calculated to the nearest 1/10th of an hour for the work done. Routine letters and telephone calls will be charged at 1/10th of an hour. The hourly rate is £400 plus VAT per hour regardless of the qualifications or experience of the fee earner doing the work on Your case. This hourly rate is much higher than the normal typical hourly rate charged for legal work for claims with the typical value of damages involved in Your claim. We charge this rate so that we can ensure that work of this value remains commercial and profitable for Us. Alternative solicitors may charge You either a lower hourly rate or may charge You on a different basis to us and we would recommend that You shop around before deciding to instruct Us based on these terms.

For the avoidance of doubt, these fees will be charged in addition to Our fees and disbursements as set out in A above.

For example, if We recover damages on Your behalf of £5,000 and Your Opponent pays £100 inclusive of VAT towards Your costs then you will be responsible for the following –

1. Our fee, which will be £1750 plus VAT (£2100) including the fixed disbursement
2. Any other expenses and disbursements incurred on your behalf, such as court fees or an expert report fee
3. The ATE policy in the sum of £222.88*
4. Our further fee of £100 inclusive of VAT (which will be met by Your Opponent

Paying Us if You lose

If You lose Your claim, You do not have to pay Us anything for our fees as described at point A2 above. You will still have to pay the fixed disbursement of £500 plus VAT described at point A1 above and any expenses and disbursements we may have incurred on your behalf (eg the expert report fee), but these, together with the cost of the ATE policy, will be covered by your ATE policy as long as you have complied with the terms and conditions of both this agreement and your ATE policy.

Paying Us if You end this agreement

(This section does not apply where this agreement is cancelled by You by signing the attached Schedule 1 - Notice of the Right to Cancel within the 14 day time period.)

If You end this agreement, You must pay Our fees and disbursements together with the cost of the ATE policy immediately which, if compensation or a refund has been paid / achieved or is to be paid / achieved, will be calculated as if You had won or, if no compensation or a refund has been paid / achieved or is to be paid / achieved, will be calculated by reference to Our time spent for work done on an hourly rate basis at the hourly rates set out under “Paying Us if You Win”, section B, along with the fixed disbursement described at section A1 and the cost of the ATE policy described at section A5. We round up the hours worked to the nearest 1/10th of an hour. We will add VAT to any fees that are subject to VAT at the rate that applies at the time the work is done.

Paying Us if We end this agreement

We can end this agreement in certain circumstances:

- a. If You do not keep to your responsibilities. Your responsibilities are –
 - to provide instructions in an honest and timely manner
 - to keep Us updated with Your contact details
- b. We then have the right to decide whether You must:
 - Pay Our fees for time spent and Our expenses and disbursements including the fixed disbursement described at section A1 above when We ask for them; or
 - Pay Our charges for time spent and Our expenses and disbursements as defined in the “Paying Us if You win” section if You go on to win Your claim;

c. We can end this agreement if We believe that You are unlikely to win. If this happens, You will only have to pay Us Our expenses and disbursements as set out under the “Paying Us if You lose” section but they will be covered by your ATE policy as long as you have complied with the terms and conditions of both this agreement and your ATE policy

d. We can end this agreement if You reject Our opinion about making a settlement with Your opponent. You must then pay the charges for time spent and our expenses and disbursements;

e. We then have the right to decide whether You must:

- Pay Our fees for time spent and Our expenses and disbursements including the fixed disbursement described at section A1 above when We ask for them; or
- Pay Our charges for time spent and Our expenses and disbursements as defined in the “Paying Us if You win” section if You go on to win Your claim;

This agreement automatically ends if You die before Your claim is concluded. We will be entitled to recover Our charges up to the date of Your death from Your estate on the same basis as that set out in the “Paying Us if You end this agreement” section. If Your personal representatives wish to continue Your claim for damages, We may offer them a new conditional fee agreement.

Agreement 2 - Conditional Fee Agreement

We: SSB Law of Ground Floor, Navigation House, 1 South Quay Drive, Sheffield S2 5SU (the Solicitor)

You: (the Client)

1. What is covered by this agreement?

- a. Your claim for the recovery of undisclosed commissions arising from the purchase of Payment Protection Insurance (PPI);
- b. Any appeal by the opponent;
- c. Any appeal You make against an interim order during the proceedings;
- d. Any proceedings You take to enforce a judgment, order or agreement;
- e. Negotiations about and/or a court assessment of the costs of this claim;
- f. Any pre-action applications, or interim applications within the main claim

2. What is not covered by this agreement?

- a. Any counterclaim against You;
- b. Any appeal you make against a final order

3. What do You pay if you win?

If You win Your claim, or if You win any distinct part of Your claim in 1a – 1f above, You must pay costs made up as follows: Our charges as defined at 8 below for the claim, or for the distinct part of it that You have won, a success fee on Our charges as defined at 9 below, any expenses and disbursements incurred (including a fixed disbursement which covers legal support services and a quantum calculation) and the cost of the ATE policy.

If the claim proceeds on a track other than the small claims track, or proceeds on the small claims track and the court finds that there are exceptional circumstances You are entitled to seek recovery from your opponent of part but not all of Our charges, expenses and disbursements but not the success fee or any ATE insurance premium. In practice however, as your Claim is likely to proceed on the Small Claims track, which, unless the Court finds that there are special circumstances, imposes strict limits on recovery of costs from the losing party, the amount that is actually likely to be recoverable in costs will be either nil or a nominal amount fixed by part 45 of the Civil Procedure Rules. In order to ensure that we can be paid a reasonable amount for the work that we do, we must therefore give you notice that Our charges are not limited to the amount of costs that are recovered from Your Opponent.

By signing this agreement, you agree that the amounts that we charge you, both in respect of our basic charges and our success fee, are not limited to the amounts that Your Opponent may be ordered to pay.

This is an express agreement under Civil Procedure Rule 46.9.2 to disapply the provisions of s.74(3) Solicitors Act 1974, which would otherwise restrict our base costs to the amounts that Your Opponent may be ordered to pay.

If you would like further advice on this aspect, please let us know **BEFORE YOU SIGN**.

If You win Your claim, we will limit Our charges You must pay Us, to the extent that they are not recovered from the opponent, to 42% of Your damages including VAT.

You will also be responsible for the costs of any other expenses and disbursements that we may incur on your behalf, such as court fees or an expert report.

You will also be responsible for the cost of the ATE policy in the sum of £222.88* (*this is the cost of the ATE policy in claims that proceed in the small claims track, which is the usual track for these claims. In the event that your claim proceeds in the fast track the cost of the ATE policy will be £1,064.00)

4. How do we define a "win"?

Win means (a) any outcome that results in an Order or Agreement, whether in respect of all or any one of the aspects covered at 1a – 1f above, that your opponent pays your costs, or (b) Your claim for damages is finally decided in Your favour, whether by a court decision or an agreement to pay You damages or in any way that You derive benefit from pursuing Your case.

5. How do we define a "Loss"?

A "loss" means any outcome that does not result in a "Win" under the above definition

6. What do You pay if You lose?

If You lose, You do not pay Us for any of Our charges for time spent or a success fee so long as You have kept to Your responsibilities set out in section 11. You will have to pay Our expenses and disbursements, including the fixed disbursement which covers legal support services and a quantum calculation, and You may be liable to pay some or all of Your opponent's costs but all of these will be covered by your ATE policy as long as you have complied with the terms and conditions of both this agreement and your ATE policy.

7. Expenses and disbursements

These are sums that We must pay to third parties in order to progress Your claim. We will pay any expenses and disbursements as the case progresses. Typically in these cases these will be limited to expert fees, Court fees, barrister's fees and a fixed disbursement of £500 plus VAT (£600) which covers legal support services, including a quantum calculation)

8. Our charges for time spent

We will charge You for all work done on Your claim, regardless of whether that work took place before this agreement came into effect. These charges are calculated to the nearest 1/10th of an hour for the work done. Routine letters and telephone calls will be charged at 1/10th of an hour. The hourly rate is £400 plus VAT per hour regardless of the qualifications or experience of the fee earner doing the work on Your case.

We reserve the right to increase the hourly rates each year. We will notify You of any change of the rate in writing.

This hourly rate is much higher than the normal typical hourly rate charged for legal work for claims with the typical value of damages involved in Your claim. We charge this rate so that we can ensure that work of this value remains commercial and profitable for Us. Alternative solicitors may charge You either a lower hourly rate or may charge You on a different basis to us and we would recommend that You shop around before deciding to instruct Us based on these terms.

9. Success Fee

If You win Your claim, We will charge You a success fee. This is calculated at 100% of Our charges described in 8 above. We charge this success fee independent of any risks in Your case so that work of this value remains commercial and profitable for Us.

Alternative solicitors may charge a lower success fee for this work and we would recommend that You shop around before deciding to instruct Us. To the extent that it is necessary for the purposes of complying with section 58 of the Courts and Legal Services Act 1990 (as amended), the success fee exclusive of VAT will additionally be subject to those same maximum limits

10. Overall limit on Our Charges

If You win Your claim, We will limit Our charges You must pay Us, to the extent that they are not recovered from the opponent, to 42% of Your damages including VAT.

For example, if We recover damages on Your behalf of £5,000 and Your Opponent pays £100 inclusive of VAT towards Your costs then you will be responsible for the following –

1. Our fee, which will be £1750 plus VAT (£2100) including the fixed disbursement
2. Any other expenses and disbursements incurred on your behalf, such as court fees or an expert report fee
3. The ATE policy in the sum of £222.88*
4. Our further fee of £100 inclusive of VAT (which will be met by Your Opponent)

11. Ending this agreement

If You have a right to cancel this agreement under Schedule 1 (see page 2) and do so within the 14 day time limit, You will pay nothing. Otherwise if You end this agreement before You win or lose, You will pay Our charges for time spent and expenses and disbursements. Otherwise If You end this agreement, You must pay Our fees and disbursements together with the cost of the ATE policy immediately which, if compensation or a refund has been paid / achieved or is to be paid / achieved, will be calculated as if You had won or, if no compensation or a refund has been paid / achieved or is to be paid / achieved, will be calculated by reference to Our time spent for work done on an hourly rate basis at the hourly rates set out under "Paying Us if You Win", along with the fixed disbursement, which covers legal support services and a quantum calculation, and the cost of the ATE policy. We round up the hours worked to the nearest 1/10th of an hour. We will add VAT to any fees that are subject to VAT at the rate that applies at the time the work is done.

We can end this agreement in certain circumstances:

a. If You do not keep to your responsibilities. Your responsibilities are –

- to provide instructions in an honest and timely manner
- to keep Us updated with Your contact details
- to attend any court hearing that we may ask you to attend

b. We then have the right to decide whether You must:



- Pay Our fees for time spent and Our expenses and disbursements including the fixed disbursement described at sections 7 and 8 above when We ask for them; or

- Pay Our charges for time spent and Our expenses and disbursements as defined in the "Paying Us if You win" section if You go on to win Your claim;

c. We can end this agreement if We believe that You are unlikely to win. If this happens, You will only have to pay Us Our expenses and disbursements as set out under the "Paying Us if You lose" section but they will be covered by your ATE policy as long as you have complied with the terms and conditions of both this agreement and your ATE policy

d. We can end this agreement if You reject Our opinion about making a settlement with Your opponent.

e. We then have the right to decide whether You must:

- Pay Our fees for time spent and Our expenses and disbursements including the fixed disbursement described at sections 7 and 8 above when We ask for them; or

- Pay Our charges for time spent and Our expenses and disbursements as defined in the "Paying Us if You win" section if You go on to win Your claim;

This agreement automatically ends if You die before Your claim is concluded. We will be entitled to recover Our charges up to the date of Your death from Your estate on the same basis as that set out in the "Paying Us if You end this agreement" section. If your personal representatives wish to continue Your claim for Damages, We may offer them a new conditional fee agreement.

12. Other points

This is a contentious business agreement within the meaning of section 59 of the Solicitors Act 1974.

As a consequence your entitlement to challenge Our fees under s.70 Solicitors Act 1974 is limited.

If you would like further advice on this aspect, please let us know BEFORE YOU SIGN.

Letter of Authority

Authorisation

I/We appoint and authorise SSB Law to consider and pursue our claim for the mis-selling of payment protection insurance and related undisclosed commissions in accordance with DISP 2.7.2 of the FCA handbook.

I/We also authorise and insist that you, the lender, release to SSB Law without delay any information or records they ask for, in accordance with the 'Data Subjects Right of Access' under the Data Protection Act 2018. This includes information about what commission was paid in relation to the sale of the PPI premium, whether the existence of a commission was disclosed and whether the amount of the commission was disclosed. I/We I request that all SAR responses are returned directly to SSB Law.



Schedule 1 – Notice of the Right to Cancel

This only applies if you sign the Agreement:

- (i).At your home, workplace or at someone else's home; or
- (ii).At our offices but following a visit by us (or by someone acting on our behalf) to your home, workplace or someone else's home; or
- (iii).At our offices but following a meeting between us away from our offices.

You have the right to cancel this contract if you wish and can do so by delivering, sending (including electronic mail) a cancellation notice to the person mentioned below at any time within 14 days starting with the day of receipt of this Notice.

If you wish to cancel the contract you MUST DO SO IN WRITING and deliver personally or send (which may be by electronic mail) the notice to the person named below. You may use this form if you want to but you do not have to.

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

NB: THIS CANCELLATION NOTICE DOES NOT APPLY TO ANY CONTRACT OF INSURANCE YOU MAY HAVE TAKEN OUT. PLEASE REFER TO ANY POLICY DOCUMENT FOR ANY RIGHT TO CANCEL YOUR AFTER THE EVENT INSURANCE.

-----Cut Here -----

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To:Mr Jeremy Brooke
SSB Law
Ground Floor, Navigation House
1 South Quay Drive
Sheffield
S2 5SU

Reference: {{caseid}}

I {{client1.firstname}} {{client1.lastname}} hereby give notice that I wish to cancel my contract for the supply of the Legal Services.

Signed
{{client1.firstname}} {{client1.lastname}}

Dated.....



Making Your Claim Easy



talk to us now on:
0114 241 3970
9.00am to 5.00pm
www.ssblaw.co.uk

SSB Law
SRA number: 654321

Address:

Navigation House
1 South Quay Drive
Sheffield S2 5SU

