

TERMS OF ENGAGEMENT FOR YOUR RECORDS & AUTHORITY AND AGREEMENT

Please keep this document safe! Your Claim Matters is a trading style of Victor Hydon Limited

1. Who are Your Claim Matters?

Your Claim Matters (YCM) is a trading style of Victor Hydon Limited, a claims management company registered in England & Wales under company registration number 09086740, registered office address, Swinford House, Albion St, Brierley Hill, DY5 3EE. Victor Hydon Ltd is authorised and regulated by the Financial Conduct Authority, firm reference number 833758.

2. What will Your Claim Matters do for you?

If we identify that you may be able to make a claim for your car finance, we will immediately refer you to one of our law firm partners who will contact your lender on your behalf. We will also conduct a free check to establish whether you have had car finance and whether you will be able to make a claim.

We work with a credit information firm, Valid8 IP Ltd, who can provide a soft credit search to verify your finance details. This will not affect your credit score in any way.

If our law firm partners believe car finance was mis-sold to you, they will then contact your car finance provider explaining why it was mis-sold, and invite them to make an offer of compensation. Your car finance provider has up to 8 weeks to provide a final response and the Financial Conduct Authority has extended the response period to December 2025 while they complete their motor finance investigations. The law firm will only charge you a fee if your claim is successful.

In some circumstances, it may be necessary for the law firm to refer your claim to the Financial Services Compensation Scheme (FSCS) or Financial Ombudsman Service (FOS).

3. Our Law Firm Partners

Reclaim My PCP is a trading style of Reclaim Legal Limited, Hamilton House, Church Street, Altrincham, WA14 4DR, is a limited company registered in England and Wales (no. 13438429), registered office Suite 103, 4 Montpelier Street, London, SW7 1EE, VAT number 475 492 357. Reclaim Legal Limited is authorised and regulated by the Solicitors Regulation Authority, SRA no. 830575.

My Law Matters is a trading style of Fentiman Legal Limited, registered in England and Wales (no. 12661534), registered office 84 Salop Street, Wolverhampton, WV3 0SR, VAT number 357181193. Fentiman Legal Ltd trading as My Law Matters is authorised and regulated by the Solicitors Regulation Authority, SRA no. 800557.

4. What do we require you to do?

- Provide us with clear instructions and fully co-operate with us.
- Not to mislead us, provide false answers to questions or ask us to act in an improper or unreasonable way.
- To provide us with the authority for the duration of the contract.

5. Fees

The law firm will charge a fee if your claim is successful.

If a claim is successful and compensation is awarded, the law firm will charge you between 15% plus VAT (18% in total) and 30% plus VAT (36% in total) of the total value of each successful claim. The amount the law firm charges depends on the compensation you receive as set out in the Solicitors Regulation Authority financial products and services fee restriction as below:

Band	Compensation Received		Law Firm Charges	Max Total Fee Payable (including VAT)
	Lower (£)	Upper (£)		
1	£1	£1,499	36%	£504
2	£1,500	£9,999	33.6%	£3,000
3	£10,000	£24,999	30%	£6,000
4	£25,000	£49,999	24%	£9,000
5	£50,000	N/a	18%	£12,000

For example, if you receive compensation of £1,000 from your lender, the law firm's fee will be £360 including VAT, if you receive compensation of £3,000 the fee will be £1,008 including VAT. In addition, the law firm will charge an Administration Fee of up to £36.00, inclusive of VAT, for each Claim they submit to your Lender(s) on your behalf, unless the Success Fee and Administration Fee are together greater than the upper limit identified above. The Administration Fee is payable to cover the law firm's administrative costs associated with your claim, including the cost of payment processing.

Note: Total compensation means the actual amount of each successful claim before any tax is deducted by the car finance provider and before deduction of fees.

5. Cancelling this Agreement

We can cancel this Agreement at any time. There will be no fee payable if we cancel our agreement to carry out a free car finance claim checking service for you. You have the right to terminate this agreement at any time, by emailing info@yourclaimmatters.co.uk. There is no cancellation fee if you ask us not to go ahead with the free car finance checking service. If you enter into a contract with one of our partners, they may charge you a cancellation fee if you cancel after the 14-day cooling off period. Please refer to the law firm's contract for details of their cancellation fee.

6. Complaints Procedure

Should you have a complaint you can contact us by writing to The Compliance Department, Your Claim Matters, 84 Salop Street, Wolverhampton WV3 0SR, by phoning 01902 954758 or by email to compliance@yourclaimmatters.co.uk. Our complaints handling procedure can be viewed on our website: www.ycmcarfinancecl aims.co.uk/complaints-procedure/.

7. Data Protection

We will hold, control and process your personal information in accordance with the Data Protection Act 2018, the UK General Data Protection Regulation and the Privacy and Electronic Communications Regulations. By providing your personal information to us, you explicitly authorise us to process the information for the purpose set out in this paragraph. You can, at any time, request a copy of all information we hold relating to you by writing to us a written Data Subject Access Request in accordance with the Data Protection Act/UK GDPR. We will use the personal information you provide to assess your claim and carry out our duties in accordance to this Agreement. We may share your personal information with other companies if necessary, during the process of your claim for compensation, or any financial matters we believe may be of assistance to you.

Your personal information may also be processed by other organisations on our behalf for the purpose of processing your claims and providing information or services to you. The use of your personal information for these purposes will remain under our control at all times. These may include credit reference agencies.

We may disclose your information to our partners, associates, agents or subcontractors and to possible successors to our business.

We may, from time to time, expand or reduce our business and this may involve the sale and/or the transfer of control of all or part of Victor Hydon Ltd. In this case, your data and any authority for us to act on your behalf will, where it is relevant to any part of our business so transferred, be transferred along with that part and the new owner or newly controlling party will, be permitted to use the data and your authority to act for the purposes for which it was originally supplied to us.

If we transfer your data or authority to another company or an alternative law firm, it will only be used for the purpose for which you provided it to us.

By providing your signature and submitting your claim you provide your consent for your signature(s) to be applied to all documentation necessary to investigate your claim(s) based on the information given and for your signature(s) to be applied to Reclaim or MLMs Terms & Conditions/Damages Based Agreement and to the Reclaim or MLM Letter of Authority so that the recommended law firm can proceed with your claim.

8. Introducers

If you were introduced to us by one of our partners, we will have paid a third-party fee for providing services to you. This fee is NOT payable by you. Further details of any fee paid by us in respect of your case is available upon request.

If we refer your claim to one of our law firm partners, we shall receive an introducer fee directly from them. This fee is NOT payable by you.

9. Other ways to claim

You don't have to use a claims management company to make a claim. You have the right to shop around, or you could make a claim direct to your lender for free and you should be aware of the services provided by the Financial Ombudsman Service. You should also consider whether you have alternative mechanisms for pursuing a claim, for example, legal expenses insurance.

You are under no obligation to make a claim using Reclaim or MLM.

10. Terms and Conditions

These terms and conditions have been in force since the 17th October 2024.

I/We have read the letter of authority and the terms of engagement and agree to be bound by their contents. You can also view our terms of engagement on our website www.ycmcarfinancecl aims.co.uk/terms-and-conditions.