

# YOUR CLAIM MATTERS TERMS OF ENGAGEMENT FOR YOUR RECORDS & AUTHORITY AND AGREEMENT

## 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 you may have a claim for your vehicle finance, we will refer you to My Law Matters (MLM), who will contact your lender on your behalf. 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.

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 MLM believe vehicle finance was mis-sold to you, they will then contact your vehicle finance provider explaining why it was mis-sold and invite them to make an offer of compensation. Your vehicle finance provider typically has up to 8 weeks in which to provide a final response, but it is not unusual for the response to take longer than this and the Financial Conduct Authority has extended the response period to December 2025 while they complete their investigations into the vehicle finance market. MLM will only charge you a fee if your claim is successful.

MLM may refer your claim to the Financial Services Compensation Scheme (FSCS) or Financial Ombudsman Service (FOS)

## 3. What do we require you to do?

- Provide us with clear, accurate instructions and information and fully co-operate with us.
- To provide us with the authority for the duration of the contract.

## 4. Fees

If a claim is successful and compensation is awarded, MLM 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 MLM charge will depend on the amount of compensation you receive as set out in the Solicitors Regulation Authority financial products and services fee restriction as set out in the table below:

Band	Compensation Received from Lender		What MLM will charge you (inclusive of VAT)	Maximum Total Fee Payable (inclusive of 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	No limit	18%	£12,000

For example, if you receive compensation of £1,000 from your lender, MLM's fee will be £360 including VAT. If you receive compensation of £3,000 the fee will be £1,008 including VAT. In addition, MLM will charge an Administration Fee of £30.00 plus VAT (£36.00 in total) for each successful Claim, unless the Success Fee and Administration Fee are together greater than the maximum total fee identified above. The Administration Fee is payable to cover MLM's administrative costs associated with your claim, including the cost of payment processing. The table above is provided for illustration purposes only. It is not an estimate of the amount which is likely to be recovered. Note: Total compensation means the actual amount of each successful claim before any tax is deducted by the vehicle finance provider and before deduction of fees. If we refer your claim to MLM, we shall receive an introducers fee directly from them. This fee is NOT payable by you.

## 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 vehicle finance claim checking service for you. You have the right to terminate this agreement at any time, by emailing [compliance@yourclaimmatters.co.uk](mailto:compliance@yourclaimmatters.co.uk). Any cancellation must be made by way of a cancellation notice or by a clear statement to us. There is no cancellation fee if you ask us not to go ahead with the free vehicle finance checking service. If you enter into a contract with MLM, they may charge you a cancellation fee if you cancel after the 14-day cooling off period. MLM's cancellation fees will be included in their documentation which we will provide to you.

## 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](mailto:compliance@yourclaimmatters.co.uk). Our complaints handling procedure can be viewed on our website: <https://www.yourclaimmatters.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 with 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 be processed by other organisations on our behalf to process your claims and provide 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. We may expand or reduce our business which may involve the sale and/or transfer of control of all or part of Victor Hydon Ltd. Your data and any authority for us to act on your behalf will be transferred 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.

## 8. Other ways to claim

You don't have to use a claims management company or MLM 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.

## 9. Terms of Engagement

These terms of engagement have been in force since the 13th February 2025 and can be viewed on our website [www.yourclaimmatters.co.uk/terms-and-conditions](http://www.yourclaimmatters.co.uk/terms-and-conditions).

## AUTHORITY AND AGREEMENT

### Authorisation to Victor Hydon Limited Trading as Your Claim Matters (YCM)

I authorise for Victor Hydon Ltd, trading as Your Claim Matters, to act on my behalf in respect of my request for information regarding mis-sold vehicle finance and/or unfair/unlawful charges and/or excessive secret commission added to any account(s) via a free vehicle finance check. Where Your Claim Matters identify that I may be able to make a claim, I authorise that Your Claim Matters may pass the matter along to My Law Matters (MLM), who shall then directly request the information from the lender on my behalf.

I understand that YCM will receive an electronic credit report from the credit information firm, Valid8 IP Ltd, and a soft footprint will be retained on my credit file which will not affect my credit rating. I acknowledge that I don't have to use a claims management company to make a vehicle finance claim and that I could make a claim direct to my lender for free or contact the Financial Ombudsman Service for free advice. I authorise that a copy of this letter of authority shall have the same validity as the original. I consent for all claims discovered with all lenders by YCM may be referred to MLM. By signing this Letter of Authority, I consent for YCM to transfer my contact details and all relevant documentation that will support My claim to MLM.

### Instructions to Third Party

I give authorisation for YCM to contact any third party, including credit reference agencies, in order to gain information which may be needed to progress my request for information. Furthermore, I give consent to the third party to release any information as requested by YCM.

### Declaration of Truth

I confirm that the information given in this form is true to the best of my knowledge.

### Terms of Engagement

You should only sign this document if you have read and accept the YCM Terms and Conditions available above and also at [www.yourclaimmatters.co.uk/terms-and-conditions](http://www.yourclaimmatters.co.uk/terms-and-conditions).

### Use of Your Signature

If YCM find that you may be eligible to make a claim, we will refer your claim to our law firm partner MLM and your signature will be applied to MLM's documentation, a copy of which will be provided to you.

### Important - Keeping You Informed

YCM will use your contact details to update you on your claims by post, telephone, email, text message or social media messaging (including WhatsApp and Facebook Messenger). We will also contact you in relation to similar products and services including, but not limited to, tax claims, flight delay claims and other types of consumer claims. To opt out of these communications please email [compliance@yourclaimmatters.co.uk](mailto:compliance@yourclaimmatters.co.uk) or write to us at Compliance Team, Your Claim Matters, 84 Salop Street, Wolverhampton, WV3 0SR. To view our privacy policy, go to [www.yourclaimmatters.co.uk/privacy-policy/](http://www.yourclaimmatters.co.uk/privacy-policy/).