

# Terms of Business Letter

## Cartel Client Review Ltd

Regulated by the Ministry of Justice in respect of regulated claims management activities - CRM 8663

Claims management regulation came into effect in April 2007 as a result of the Compensation Act 2006. The regulator is the Ministry of Justice, which has set minimum standards of good practice for all claims management firms.

Cartel Client Review Ltd, Building 7, Exchange Quay, Salford Quays, Manchester, M5 3EP, is a division of Cartel Group Holdings plc.

### **WE ACT INDEPENDENTLY ON YOUR BEHALF**

Cartel Client Review Limited will act fairly and reasonably in dealings with all clients, ensuring that any service offered is one that meets the needs of the client and satisfies the requirements of the Rules. It will ensure that all information given to the client is clear, transparent, fair and not misleading. It will avoid conflicts of interest and where advice is given, advise the client unambiguously of the ombudsman scheme or other official means of obtaining redress. It will advise clients to pursue cases only if it is in the interests of the client to do so. It will preserve the confidentiality of the claimant unless disclosure is required or permitted by law or by the claimant.

At the outset a 'Client Review' will be completed to assist in the underwriting decision to assess the likelihood of a possible claim. This information will then be presented to the client for consideration. If the client wishes to proceed with one or more potential claims a Review Fee of £495 (per product review) is due and payable on the signing of the review agreement.

This agreement can be cancelled in writing to the above address within the 14 day cooling off period. After this period no refund would be due or payable if the client stopped the claim process at any point prior to the completion of the claim, or if the claim is made either falsely or fraudulently.

The Review Fee is refundable if the proposed claim does not result in a successful claim, either via settlement out of court or via an award ordered by the court.

Cartel Client Review will request all the relevant documents from the company against which each claim is made, and will require the client to pay the £10 fee (per client review) charged by the company providing the documentation. It should be noted that the £10 fee is non refundable and that the documentation can take up to 40 days to be provided. On receipt of the requested documents a panel firm of solicitors will progress the claim, which may take 3 to 9 months to complete. We comply with the Solicitors' Introduction and Referral Code / Solicitors Code of Conduct 2007, published by the Solicitors Regulation Authority. Any Solicitor referral is to an independent professional, who gives impartial and confidential advice. The client is free to choose another Solicitor.

The client has rights of access under the Data Protection Act 1998 to personal records held on our files.

Our aim is to provide a first class professional and confidential service. We have internal procedures for handling complaints fairly and speedily and, should a complaint arise, in the first instance the client should contact our customer services department at the above address. If not satisfied then the client may refer the complaint to the Claims Management Regulator, Monitoring & Compliance Unit, PO Box 7284, Burton on Trent, Staffordshire, DE14 9DP, telephone: 0845 450 6858, Fax: 0845 450 6866, email: [info@claimsregulation.gov.uk](mailto:info@claimsregulation.gov.uk)