Core Claims

Client Care Pack

Motor Finance Commission Claims

This pack contains

1. Initial Disclosure Document — a summary of our services and important client information
2. Terms of Business & Agreement for Professional Services
3. Standard Terms and Conditions
4. Letter of Authority — motor finance claims
5. Letter of Authority — payment instruction
6. Aiker Legal Ltd — Terms of Business & Agreement for Legal Services

Client name	
Client address	
Date of issue	DD/MM/YYYY

Please read this pack carefully. It explains what we do, what we charge, and your rights — including your right to make a claim yourself, for free, without using a claims management company or a law firm.

Initial Disclosure Document

A summary of our services and important client information

This document is issued under FCA regulation, as required by CMCOB 4.2.2R, for the purposes of initial transparency and client care. Core Financial Compensation LLP ("CFC"), FCA Firm Reference Number 836120, confirms the following:

1. CFC provides claims management services to clients who have claims against FCA-regulated motor finance lenders, credit brokers and dealers in relation to motor finance agreements (including Personal Contract Purchase (PCP), Hire Purchase (HP) and conditional sale agreements). These claims typically concern undisclosed or discretionary commission arrangements, inadequate commission disclosure and any resulting unfair relationship under the Consumer Credit Act 1974.
2. CFC may refer legitimate claims enquiries of ALL classes to selected third-party law firms and receive fees for doing so.
3. **IMPORTANT: YOU ARE NOT REQUIRED TO USE A CLAIMS MANAGEMENT COMPANY OR A LAW FIRM TO PURSUE A MOTOR FINANCE CLAIM. YOU CAN PRESENT THE CLAIM YOURSELF, FOR FREE, DIRECTLY TO YOUR LENDER; THROUGH ANY FCA CONSUMER REDRESS SCHEME THAT APPLIES TO YOUR AGREEMENT (INCLUDING THE FCA MOTOR FINANCE CONSUMER REDRESS SCHEME); OR TO THE FINANCIAL OMBUDSMAN SERVICE. IF YOUR LENDER HAS FAILED, YOU CAN CLAIM FOR FREE FROM THE FINANCIAL SERVICES COMPENSATION SCHEME.**
4. **IMPORTANT:** Where CFC is aware that the lender, broker or dealer against whom the claim is to be made is a member of, or subject to, an alternative dispute resolution scheme (other than the Financial Ombudsman Service or a scheme of the kind mentioned in point 3), we will tell you in writing that you may also present the claim yourself to that scheme.
5. **Information and evidence.** You will be asked to tell us about each motor finance agreement you have held (the lender, the dealer or broker, the vehicle and approximate dates) and to provide any documents you hold, such as the finance agreement, statements and correspondence. CFC will obtain what it can from lenders and brokers using the Letters of Authority you sign, but documents in your possession may not be available elsewhere and may be crucial to the success of a claim. With your authority, CFC will carry out a soft credit search and electronic identity verification (e-KYC) through its provider, Valifi Ltd, to identify your finance agreements and verify your identity. A soft search does not affect your credit score. A Terms of Business agreement and Letters of Authority must be signed by you before CFC can act on your behalf. We will provide these electronically for e-signature or as a printed copy.
6. Once instructed, CFC will pursue your claim(s), including the following:
    - identify the motor finance agreements and lenders concerned, including through the credit search described above;
    - obtain the agreement documents and commission information from the lender and/or broker, including through data subject access requests where appropriate;
    - review all available evidence to assess the basis and merits of each claim;
    - advise you of any and all recommended actions;
    - draft and submit the complaint to the lender (and, where applicable, the submission to any FCA consumer redress scheme), including all necessary supporting evidence;
    - send any document requiring your authorisation or signature to you before it is submitted;
    - review any offer of redress, advise you whether it is fair and, where appropriate, challenge it;
    - where a complaint is rejected or not resolved within the permitted time, refer it to the Financial Ombudsman Service if we believe this is in your best interests;
    - if you have outstanding liabilities to the lender (for example, arrears or an outstanding balance under the agreement), tell you the effect this is likely to have on the eventual settlement and whether it will be necessary to pay our fees from your own funds;
    - explain to you when your further involvement or authority is required;

- advise you of any material progress and tell you when your claim is either successful or rejected;
- if your claim is unsuccessful, our Client Liaison Team will discuss any available alternative actions with you.

7. If CFC pays a regulated third party for introducing you to our services, we will tell you in writing the amount and timing of that payment.

8. CFC will update you on the progress of each claim whenever the lender, broker, Financial Ombudsman Service or redress scheme administrator makes any statement or material request for information and, in any case, not less than every three (3) months.

9. **Arrears and set-off.** If you are in arrears or still owe money under a finance agreement, the lender may be entitled to use some or all of the redress to reduce that balance rather than pay it to you. Our fees are calculated on the gross redress awarded, including any amount applied against your balance. If this applies to you, we will tell you before proceeding what you would need to pay towards our fees from your own funds.

10. **Our fees.** CFC charges a success fee calculated on the GROSS value of redress awarded in respect of each motor finance agreement, in line with the FCA fee cap for financial services claims (CMCOB 5.2). The percentage and maximum fee depend on the band into which the redress falls. All fees shown are exclusive of VAT, which is charged in addition at the prevailing rate (currently 20%).

Redress awarded (per agreement)	Fee rate (excl. VAT)	Maximum fee (excl. VAT)
£1 to £1,499	30%	£420
£1,500 to £9,999	28%	£2,500
£10,000 to £24,999	25%	£5,000
£25,000 to £49,999	20%	£7,500
£50,000 and above	15%	£10,000

Worked examples:

Redress awarded	Fee rate applied	Our fee (excl. VAT)
£800	30%	£240
£1,499	30%, capped at £420	£420
£5,000	28%	£1,400
£15,000	25%	£3,750
£30,000	20%	£6,000
£60,000	15%	£9,000

No fee is payable if your claim is unsuccessful. Cancellation terms apply as set out below.

11. **CANCELLATION TERMS:** You may cancel this agreement with CFC at any time within 14 days of the date of this Engagement, without cost or notice. Any fees paid under the agreement at that time will be refunded in full.

12. **After 14 days:** You have the right to terminate this agreement by giving written notice. If you do so, you will be charged a reasonable amount reflecting the work actually carried out by CFC on your claim(s) up to that date, as defined in the Termination section of the Standard Terms and Conditions below. CFC retains the right to apply the same terms immediately in the event of material non-disclosure by you of facts relating to the Services. Please refer to Standard Terms 3 (“Reliance upon Information”) and 8 (“Termination”), and review our full Terms and Conditions.

13. CFC has a well-developed and managed complaints procedure, which we will send to you immediately on request. If you ever have reason to complain about our services, please write to The Compliance Director at the address shown at the foot of this page.

14. CFC is subject to the final authority of the Financial Ombudsman Service in the event of any complaint or dispute about our services.

Acknowledgement of receipt

Client signature	
Full name	
Date	DD/MM/YYYY

Core Claims is a trading style of Core Financial Compensation LLP, authorised and regulated by the Financial Conduct Authority for claims management activities. FRN 836120.

Terms of Business & Agreement for Professional Services

Core Financial Compensation LLP — motor finance claims

Commencement date	
Client name	

Between the Client named above ("the Client") and **Core Financial Compensation LLP**, office address: Suite 6 C1 Coalport House, Stafford Court, Stafford Park 1, Telford, Shropshire, TF3 3BD ("CFC").

This Terms of Business ("Engagement") sets out the terms and conditions upon which the Client engages CFC as the Client's claims management provider in connection with the proposed Services.

> **YOU ARE NOT OBLIGED TO USE CLAIMS MANAGEMENT SERVICES. YOU MAY CLAIM FOR FREE DIRECTLY FROM YOUR LENDER, THROUGH ANY APPLICABLE FCA CONSUMER REDRESS SCHEME, OR THROUGH THE FINANCIAL OMBUDSMAN SERVICE OR FINANCIAL SERVICES COMPENSATION SCHEME.**

1. The Services

(a) Please refer to the Initial Disclosure Document, which forms part of our contractual obligations to clients, for summary details of our services.

(b) CFC may refer legitimate claims enquiries of ALL classes to selected third-party law firms.

(c) CFC will provide direct advice and representative claims management services to the Client only in respect of claims against FCA-regulated motor finance lenders, credit brokers and dealers arising from motor finance agreements (PCP, HP, conditional sale and similar), including:

- identifying the Client's current and former motor finance agreements and the lenders and brokers concerned;
- the existence, nature and disclosure of commission paid by the lender to the broker or dealer, including discretionary commission arrangements;
- the liability of the lender and/or broker for the Client's losses, including any unfair relationship under sections 140A to 140C of the Consumer Credit Act 1974;
- the merits of a complaint to the lender, a submission under any applicable FCA consumer redress scheme, a referral to the Financial Ombudsman Service, or a claim to the Financial Services Compensation Scheme where the lender has failed;
- introduction to appropriate law firms to support and effect court proceedings where that is in the Client's best interests;
- support in completing claims documentation so that each claim is presented in the best light and supported with full and relevant documentation.

CFC offers no advice which constitutes financial advice under the Financial Services and Markets Act 2000 ("the Act") and undertakes to offer no services to the Client other than those specified in this Engagement.

2. Scope of Engagement

(i) CFC is not responsible for providing legal advice relating to potential court proceedings in connection with the Services and will offer appropriate referrals to legal professionals if applicable.

(ii) CFC will not offer representative advice in respect of any claims made by the Client other than motor finance and other FCA-regulated financial services claims.

Core Claims is a trading style of Core Financial Compensation LLP, authorised and regulated by the Financial Conduct Authority for claims management activities. FRN 836120.

(iii) Any conflict of interest will be declared to all affected parties and instructions determined or confirmed accordingly.

(iv) CFC will be responsible for all direct liaison between the Client and the lender, broker, Financial Ombudsman Service, FSCS and any redress scheme administrator.

(v) CFC is not obliged to provide any other advice or services unless it expressly agrees to do so in writing.

3. Fees and expenses

(a) Where CFC provides the full advisory and representative services described in this Engagement, the Client will pay CFC a success fee calculated on the GROSS value of redress awarded in respect of EACH motor finance agreement, in accordance with the FCA fee cap for financial services claims (CMCOB 5.2). VAT is payable in addition at the prevailing rate.

Redress awarded (per agreement)	Fee rate (excl. VAT)	Maximum fee (excl. VAT)
£1 to £1,499	30%	£420
£1,500 to £9,999	28%	£2,500
£10,000 to £24,999	25%	£5,000
£25,000 to £49,999	20%	£7,500
£50,000 and above	15%	£10,000

Sample calculations (all excluding VAT): redress of £800 = fee of £240; redress of £5,000 = fee of £1,400; redress of £15,000 = fee of £3,750. VAT is charged in addition to each fee at the prevailing rate. Where the lender applies all or part of the redress against arrears or an outstanding balance, the fee remains calculated on the gross redress and any shortfall is payable by the Client from their own funds; CFC will tell the Client in writing before proceeding where this is likely to apply.

NO fee is payable in the event that a claim is unsuccessful. Cancellation terms apply as described below.

CANCELLATION TERMS: The Client may cancel this agreement with CFC at any time within 14 days of the date of this Engagement, without cost or notice. Any fees paid under the agreement at that time will be refunded in full.

After 14 days: The Client may terminate this agreement by giving written notice and will be charged a reasonable amount reflecting the work actually carried out by CFC up to that date, as defined in the Termination section of the Standard Terms and Conditions. CFC retains the right to apply the same terms immediately in the event of material non-disclosure by the Client of facts relating to the Services. Please refer to Standard Terms 3 (“Reliance upon Information”) and 8 (“Termination”).

(b) Where a claim is referred to an independent law firm (for example, for court proceedings), CFC will receive a fee-share from that firm for the preparation (packaging) of the claim. No fee will be charged by CFC directly to the Client in those circumstances. Law firm fees may range from 20% to 40% of successful settlements plus VAT, depending on whether the firm acts under a Conditional Fee Agreement, a Damages Based Agreement or a non-contentious contingency fee agreement, and will be set out in the law firm’s own agreement with the Client. For a £10,000 settlement, this means the Client could be charged from £2,000 plus VAT to £4,000 plus VAT by the law firm. The FCA fee cap above does not apply to claims pursued through the courts.

4. Regulated activities

CFC is authorised and regulated by the Financial Conduct Authority for claims management activities (FRN 836120). CFC is NOT authorised in respect of the conduct of investment business in the UK under the Act or the Conduct of Business Sourcebook (“COBS”) and will offer no services falling under those definitions.

5. Standard terms and conditions

CFC’s acceptance of instructions from the Client under this Engagement may be subject to due diligence by CFC, approval by the CFC Principal and the CFC Standard Terms and Conditions, which follow and form part of this Engagement. Words and expressions defined in this Engagement have the same meanings in the Standard Terms

and Conditions unless the context requires otherwise. In the event of conflict between this Engagement and the Standard Terms and Conditions, this Engagement will apply.

6. General

This Engagement does not affect any other agreement which CFC may from time to time enter into with the Client, nor does it oblige CFC to enter into any other agreement for services.

By entering into or performing its obligations under this Engagement, CFC is not representing that it is or will be possible for the Services to proceed to a successful conclusion. The merits of each claim depend on the Client's individual circumstances and the evidence available, and CFC's view of the merits may change as it becomes aware of additional facts, evidence or circumstances.

CFC may depend on the Client to ensure that complete supporting information, documentation and records are provided in each case, and CFC will clearly set out what is required to enable it to fully provide the Services.

Confirmation of acceptance of the terms herein

Please confirm that this Engagement Letter dated as above accurately reflects the terms of agreement between the Client and CFC by signing below and also signing the attached Letters of Authority, then returning the full documents, signed and dated, electronically, by post, or scanned to PDF and sent from the Client's personal email address.

Approved by: R V Baker, Partner, for and on behalf of Core Financial Compensation LLP.

To: Core Financial Compensation LLP. I/We (the Client) confirm that ALL terms and conditions contained in the CFC Terms of Business document dated as above and addressed to me/us are agreed and accepted.

Signed	
Full name	
Date	DD/MM/YYYY

Standard Terms and Conditions

Core Financial Compensation LLP — forming part of the Terms of Business

1. Authorities

(a) CFC is not authorised to hold client money. Any money sent to CFC in error under this Engagement or otherwise will be returned immediately with instructions for it to be processed in an appropriate manner. Redress is paid by the lender either directly to the Client or into the designated client account of the law firm named in the Letter of Authority, from which CFC's fee is settled and the balance paid to the Client.

2. Client information

The Client undertakes to promptly provide, or procure for, CFC all documents and information concerning the Client's motor finance agreements and related affairs which are, or could reasonably be expected to be, relevant to the claim(s), for the proper provision of the Services under this Engagement.

3. Reliance upon information

Where the Client supplies information or documentation to CFC in connection with the Services, CFC may rely entirely upon it without assuming any responsibility for independent investigation or verification.

The Client warrants that such information and documentation, taken as a whole and in each statement of fact, is true, fair, accurate and not misleading; that any statement of opinion, intention or expectation is honestly held and fairly based; and that no fact has been omitted which would make any statement incomplete or misleading.

The Client understands and accepts that if they dishonestly or inaccurately mis-declare, or fail to disclose, information which is material to their claim(s), CFC reserves the right to terminate this Agreement immediately and to apply the Cancellation Terms accordingly.

4. Use of material

Any reports or papers produced by or on behalf of CFC for the Client, in draft or final form, are for the Client's exclusive use and may not be distributed to other persons (other than the Client's other professional advisers of whom CFC has been informed) unless CFC agrees otherwise in writing.

5. Confidentiality

The Client acknowledges that the information and opinions given by CFC are provided solely for the Client's benefit and may not be used or relied on for any purpose other than the claim(s) connected with this Engagement, nor released to any other person without CFC's prior written consent.

Neither party will, during this Engagement or after its termination, disclose to any person, firm or company any information of a confidential nature relating to the other party's business, finances or affairs (other than information already in the public domain other than through its own default) of which it has become aware in the course of this Engagement, except with the other party's authority or where properly required to do so by a regulatory authority, government body or court of law. Each party will use all reasonable endeavours to prevent any such disclosure. The Client acknowledges that CFC may be prohibited from disclosing information to the Client by reason of law or duties of confidentiality owed to others.

The Client agrees that CFC may, where appropriate and on a confidential basis, share relevant information about the Client or the claim(s) with any firm with which CFC is associated, any law firm to which a claim is referred, its credit search and identity verification provider, or their respective professional advisers, where this assists in the provision of the Services. CFC processes personal data in accordance with its Privacy Notice, which is available on request and at core-claims.com.

6. Indemnity

The Client irrevocably and unconditionally agrees to indemnify and hold harmless CFC and (in accordance with the Contracts (Rights of Third Parties) Act 1999) each CFC employee or appointee from any losses, claims, damages, charges, expenses or liabilities arising from services NOT directly provided by CFC.

7. Force majeure

CFC will not be liable for any failure, interruption or delay in the performance of its obligations resulting from acts, events or circumstances not reasonably within its control, including (without limitation) any international crisis, act of terrorism, outbreak of hostilities, adverse change in national or international financial, economic, political or market conditions, industrial dispute, act or regulation of any governmental or supranational body, court order affecting any redress scheme, or breakdown, failure or malfunction of any telecommunications or computer services, nor for any loss or damage suffered by the Client as a result.

8. Termination

The Client may cancel this Agreement within 14 days of the Commencement Date without cost or notice (see Cancellation Terms). After that period, either CFC or the Client may terminate this Engagement at any time by giving notice in writing. Termination is effective on receipt of the notice unless agreed otherwise. Termination is without prejudice to any rights, remedies or continuing obligations in relation to fees and expenses, indemnity, confidentiality, or this paragraph, which continue in full force and effect.

CFC may, at any time in its absolute discretion and without liability for loss, terminate this Agreement immediately by notice in writing if the Client, at any time before or after the Commencement Date:

- dishonestly, recklessly or knowingly gives CFC or any other third party any false or misleading information in relation to the claim(s);
- makes any misrepresentation to CFC or any third party in relation to the claim(s);
- fails to disclose any relevant matter, information or document in relation to the claim(s) to CFC or any relevant third party, or if any matter, information or document disclosed by the Client turns out to be false or incorrect;
- makes any misrepresentation or non-disclosure of which the Client was aware or on reasonable enquiry ought to have been aware;
- fails to supply in a timely fashion any information or documentation requested in relation to the claim(s);
- becomes the subject of an order for the appointment of a receiver, or for winding-up, administration or bankruptcy;
- seeks to (a) change the terms of this Engagement or these Terms and Conditions, or (b) revoke the Letter of Authority in relation to the payment of redress.

Consequences of termination

Termination does not affect the rights and obligations of either party arising before termination, and the provisions of this Engagement necessary to satisfy those rights and obligations continue in force for as long as required.

If CFC terminates this Agreement by reason of the Client's breach before the Services are concluded, the Client will on termination pay to CFC: (a) all costs incurred by CFC with any third party in respect of the Services; and (b) a reasonable fee reflecting the work actually carried out by CFC on the claim(s) up to the date of termination.

If the Client terminates this Agreement after the 14-day cancellation period and after a complaint has been submitted to a lender, a submission has been made under a redress scheme, or a Financial Ombudsman Service reference has been obtained, and before the Services are concluded, the Client will on termination pay to CFC: (a) all costs incurred by CFC with any third party in respect of the claim(s); and (b) a reasonable fee reflecting the work actually carried out by CFC on the claim(s) up to the date of termination, not exceeding the fee that would have been payable under the Fee Scale had the claim succeeded.

If, notwithstanding termination, the Client elects to continue with a claim prepared and submitted by CFC and that claim is subsequently successful, the Client will pay to CFC the fee due under the Fee Scale less any amount already paid by the Client on termination.

9. Packaging and claim referral services

CFC is authorised to introduce clients to independent law firms and other service providers in relation to claims arising from motor finance agreements, including claims concerning undisclosed or discretionary commission, unfair relationships under the Consumer Credit Act 1974, the mis-selling of motor finance or associated products (including GAP insurance and warranties), and claims against lenders, credit brokers, dealers or other FCA-

regulated persons, and in relation to other financial services disputes, professional negligence and consumer claims brought before the courts.

Such claims are normally dealt with on a no-win no-fee basis, for example under a Conditional Fee Agreement or a Damages Based Agreement, which may be supported by a litigation funding agreement and, where available, a legal expenses insurance policy.

The fees, charges, funding costs and any insurance premium to be levied by the law firm, litigation funder or insurer will in all cases be fixed by prior written agreement between the Client and the firms concerned. Although these are dealt with on a case-by-case basis, they are expected to be between 20% and 40% of the compensation or damages awarded to the Client plus VAT (if applicable), depending on the stage at which the claim is resolved (before proceedings are issued, after issue, or at trial).

10. Recording of telephone conversations

CFC is required by its regulator to use call recording when, among other things, receiving or giving instructions. ALL calls to and from CFC are recorded. Recordings are the sole property of CFC and will be kept confidential other than to assist in the resolution of any relevant dispute, or as required by law or a regulatory authority; where reasonable, CFC will endeavour to give the Client prior notice of any such disclosure.

11. Managing conflicts of interest

CFC has put in place systems, controls, procedures and business relationships designed to ensure that it serves its clients' best interests, including identifying and managing any conflicts of interest which could arise. CFC commits that:

- it will refuse any instruction which would result in a client acting against the interests of another client;
- it identifies new conflict risks as they arise and discloses them to all involved parties;
- it will immediately dis-instruct any supporting person or firm found to be conflicted in respect of the best interests of the Client and the Services.

12. Miscellaneous

Money laundering: CFC has statutory obligations under its own regulation and UK money laundering legislation and will make such enquiries and obtain such references as it considers necessary for continuing compliance. The Client agrees to co-operate with CFC in meeting these and any other statutory and regulatory obligations.

Financial Ombudsman Service: The Client acknowledges that the Financial Ombudsman Service has jurisdiction to resolve complaints and disputes about the services provided by CFC.

Complaints: If the Client has any complaint about the services provided under this Engagement, the Client should inform CFC in writing of the details. The complaint will be investigated by a partner and a full response provided within eight weeks, after which the Client may refer the matter to the Financial Ombudsman Service.

Entire agreement: This Agreement, together with the Initial Disclosure Document and the Letters of Authority, sets out the entire agreement and understanding between the Client and CFC in relation to the Services.

Variations: No variation of this Engagement is valid unless in writing and signed by a duly authorised person on behalf of each party.

Assignment: The Client will not transfer, charge or otherwise deal in any of its rights or obligations under this Engagement without CFC's prior written consent.

Governing law: This Engagement is governed by and construed in accordance with the laws of England and Wales, and the parties submit to the non-exclusive jurisdiction of the courts of England and Wales.

Issued by Raymond Baker, Partner, SMF29, Core Financial Compensation LLP. Standard Terms updated October 2026.

Letter of Authority

Motor finance claims — Claims Management Services, FCA FRN 836120

In respect of	
Customer reference	

Please complete and sign in the 'Account Holder' box below. If the agreement(s) is/are in joint names, both account holders must sign. If you have changed your surname since dealing with the lender and have not informed them, please add your previous name(s) and sign with your original signature.

Account Holder 1		Account Holder 2	
Print name		**Print name**	
Address		**Address**	
Postcode		**Postcode**	
Date of birth		**Date of birth**	
Previous name(s)		**Previous name(s)**	
Signature		**Signature**	
Date		**Date**	

Previous address(es)

To Whom It May Concern

I/We authorise Core Financial Compensation LLP ("CFC") of Suite 6 C1 Coalport House, Stafford Court, Stafford Park 1, Telford, Shropshire, TF3 3BD, as my/our sole representative to deal with my/our potential complaint(s) and claim(s) for compensation in relation to my/our motor finance agreements (including PCP, HP and conditional sale agreements) and any associated products or loans, in respect of discretionary commission arrangements, undisclosed or inadequately disclosed commission, and any resulting unfair relationship, on all products and accounts that I/we have or have had with you.

I/We authorise CFC to carry out a soft credit search on me/us, where this is necessary to identify my/our motor finance agreements and substantiate my/our claim(s), through its provider Valifi Ltd. I/We agree for the results of that search to be used as evidence in support of my/our claim(s). I/We understand that a soft search is not visible to other lenders and does not affect my/our credit score.

I/We authorise CFC, through its provider Valifi Ltd, to carry out electronic identity verification (e-KYC) to verify my/our personal details.

I/We confirm that CFC is instructed to pursue all aspects it considers necessary in relation to my/our dealings with your organisation, including requesting copies of my/our finance agreement(s), statements, commission information and any other documents relating to my/our account(s), whether by this letter of authority or by a data subject access request made on my/our behalf. This letter of authority relates to ALL products and accounts I/we have or have had with you.

I/We have read, understood and agree to CFC's Terms and Conditions, which I/we have entered into. I/We give CFC full authority, in accordance with the FCA's Dispute Resolution rules (DISP), to act on my/our behalf as my/our sole agent to pursue all aspects it deems necessary in relation to my/our motor finance agreements with the above provider(s), in order to settle my/our claim(s).

I/We understand and agree that if CFC is successful in claiming compensation for me/us, it will charge me/us a fee, calculated on the gross redress awarded and capped in accordance with FCA rules, of between 15% and 30% plus VAT depending on the amount of redress awarded in respect of each agreement, as set out in the Terms of Business I/we have signed.

I/We give CFC full authority to refer my/our complaint(s) to the Financial Ombudsman Service, or to submit my/our claim(s) under any applicable FCA consumer redress scheme, if it believes this is in my/our best interests. I/We understand that, in addition to this letter of authority, I/we may need to provide further information to you (the lender, credit broker or dealer) about the agreement(s) and, where known, the specific agreement or account number(s) being complained about.

Please send all information and copy correspondence to: Core Financial Compensation LLP, Suite 6 C1 Coalport House, Stafford Court, Stafford Park 1, Telford, Shropshire, TF3 3BD. Email: info@core-claims.com. Website: core-claims.com.

Core Claims is a trading style of Core Financial Compensation LLP, authorised and regulated by the Financial Conduct Authority for claims management activities. FRN 836120.

Core Claims

Letter of Authority

Payment instruction — Claims Management Services, FCA FRN 836120

To (respondent company)	
Your reference	
Date	DD/MM/YYYY

Please complete and sign in the 'Account Holder' box below. If the agreement(s) is/are in joint names, both account holders must sign. If you have changed your surname since dealing with the lender and have not informed them, please add your previous name(s) and sign with your original signature.

Account Holder 1		Account Holder 2	
Print name		**Print name**	
Address		**Address**	
Postcode		**Postcode**	
Date of birth		**Date of birth**	
Previous name(s)		**Previous name(s)**	
Signature		**Signature**	
Date		**Date**	

Dear Sirs,

This letter confirms that I/we have given authority to Core Financial Compensation LLP ("CFC") to provide claims management and settlement services regarding my/our motor finance claim(s) against you.

Please therefore accept my/our instruction to liaise with CFC and to provide all information and documentation that CFC may request in order to conclude this matter.

Postal address for reference: Core Financial Compensation LLP, Suite 6 C1 Coalport House, Stafford Court, Stafford Park 1, Telford, Shropshire, TF3 3BD.

I/We hereby authorise and instruct you to pay any settlement, compensation, redress or other monies due to me/us in respect of my/our motor finance claim(s) into the designated client account below, held by Aiker Legal Ltd, to be disbursed from there in accordance with my/our instructions and the applicable terms of business.

Client account details

Account name	Sort code	Account number
Aiker Legal	20-82-13	73973085

Terms of Business & Agreement for Legal Services

Aiker Legal Ltd — strictly private and confidential

Dated and effective	DD/MM/YYYY
Client name	

Between the Client named above ("the Client") and **Aiker Legal Ltd** of Unit 4, Edison Court, Ellice Way, Technology Park, Wrexham, LL13 7YT ("Aiker").

This Terms of Business ("Engagement") sets out the terms and conditions upon which the Client engages Aiker Legal Ltd as the Client's legal advisers in connection with the proposed Services.

The Services

(a) Please refer to ALL documents provided, which form part of our contractual obligations to clients, for complete details of our services.

(b) Aiker will provide advice and services to the Client regarding the Client's declared matters, including (not exhaustively):

- the conclusion and settlement of motor finance claim(s), including receipt of redress into Aiker's designated client account and its disbursement in accordance with the Client's instructions and the applicable terms of business;
- any other financial services related claims.

Aiker offers no advice which constitutes financial advice under the Financial Services and Markets Act 2000 ("the Act") and undertakes to offer no services to the Client other than those specified in this Engagement.

1. Scope of Engagement

(i) Aiker is not responsible for providing legal advice relating to any matter not confirmed in writing.

(ii) Any conflict of interest will be declared to all affected parties and instructions determined or confirmed accordingly.

(iii) Aiker is not obliged to provide any other advice or services unless it expressly agrees to do so in writing.

2. Fees and expenses

In consideration of its appointment and the provision of the Services, Aiker will be paid fees by the Client as confirmed with the intermediary claims management company, Core Financial Compensation LLP, and set out in that firm's Terms of Business signed by the Client. No separate fee is charged by Aiker to the Client for the Services described above.

Cancellation: The Client has the right to terminate this agreement by giving written notice and in doing so will be charged a reasonable amount reflecting the time and costs incurred by Aiker up to that date.

Aiker retains the right to apply the same terms immediately in the event of material non-disclosure by the Client of facts relating to the Services.

3. Regulated activities

Aiker is a provider of legal services under SRA regulation and is NOT authorised and regulated by the FCA in respect of the conduct of investment business in the UK under the Act or the FCA Conduct of Business Sourcebook ("COBS"), and Aiker will offer no services falling under those definitions.

4. Standard terms and conditions

Aiker's acceptance of instructions from the Client under this Engagement may be subject to due diligence by Aiker, approval by the Aiker Principals and the Aiker Standard Terms and Conditions, which follow and form part of this Engagement. Words and expressions defined in this Engagement have the same meanings in the Standard Terms and Conditions unless the context requires otherwise. In the event of conflict between this Engagement and the Standard Terms and Conditions, this Engagement will apply.

5. General

This Engagement does not affect any other agreement which Aiker may from time to time enter into with the Client, nor does it oblige Aiker to enter into any other agreement for services.

By entering into or performing its obligations under this Engagement, Aiker is not representing that it is or will be possible for the Services to proceed to a successful conclusion. The merits of each claim depend on the Client's individual circumstances and the evidence available, and Aiker's view of the merits may change as it becomes aware of additional facts, evidence or circumstances.

Aiker may depend on the Client to ensure that complete supporting information, documentation and records are provided in each case, and Aiker will clearly set out what is required to enable it to fully provide the Services.

Confirmation of acceptance of the terms herein

Please confirm that this Engagement Letter dated as above accurately reflects the terms of agreement between the Client and Aiker by signing below and also signing the attached Letters of Authority, then returning the full documents, signed and dated, electronically, by post, or scanned to PDF and sent from the Client's personal email address.

Approved by: R V Baker, Director, for and on behalf of Aiker Legal Ltd.

To: Aiker Legal Ltd. I/We (the Client) confirm that ALL terms and conditions contained in the Aiker Terms of Business document dated as above and addressed to me/us are agreed and accepted.

Signed	
Full name	
Date	DD/MM/YYYY

Electronic signature record

Field	Value
Title	Core Financial Compensation LLP — Motor Finance Client Care Pack
Status	Completed
Time zone	United Kingdom (GMT+1)
Sent at	DD/MM/YYYY HH:MM
Viewed at	DD/MM/YYYY HH:MM
Signed at	DD/MM/YYYY HH:MM
Signed by	
Device info	
Transaction ID	TXN-XXXXXX

Core Claims is a trading style of Core Financial Compensation LLP, authorised and regulated by the Financial Conduct Authority for claims management activities. FRN 836120.