

# Terms of Business: G.Vaughan Financial Services Ltd

## My commitments to you:

1. I will analyse the information you provide to determine whether you have a case for claiming your policy was mis-sold.
2. If I undertake to act on your behalf, I will exercise my expertise at all times in your best interests.
3. I will keep you fully informed of events as your case progresses.
4. If I need additional information from you, I will ask for it promptly in order that your case is not unnecessarily delayed.
5. Most communications will be in writing via email in order to progress matters as quickly as possible. All other communications will normally be by first-class post.
6. All email communications will be virus scanned before issue for your protection.
7. I will endeavour to keep the process as simple and easy to understand for you as possible. All communications will be in plain English.
8. I will comply with all requirements of data law. In particular, I will not pass any of your personal data to third parties (except in strict furtherance of your case) and will not use it to offer or sell you other products or services.
9. I will not invoice you for any fees if your case is unsuccessful.
10. You have the right to cancel this agreement up to 14 days after signing this contract and you will not incur any charges. Should you wish to cancel this agreement after 14 days, in order to cover costs incurred you may be charged a reasonable fee which will be set out in writing. A Cancellation Form will be sent to you when this signed contract is received. You may also download a copy at any time from the "Fees" page on the website.
11. I have a complaints process that accords with rules laid down by the Financial Conduct Authority, should you be dissatisfied in any way with the service. A copy of the complaints process is available upon request or can be downloaded from the website: [www.greg-vaughan.co.uk/complaintsprocess.pdf](http://www.greg-vaughan.co.uk/complaintsprocess.pdf)
12. If you were referred to me by an existing client through my Referral Scheme, my existing client may be entitled to a referral fee from me. This will be paid only if I accept your case and win redress for you. The referral fee is normally 10% of my fee. It is paid from my fee and will not be charged to you.
13. If these Terms are varied it will only be by prior agreement with you.

## Your Commitments to Greg Vaughan Financial Services:

1. If I accept your case for investigation and it is successful, you agree to pay my invoice if redress/compensation is awarded. The fee is 22.5% plus VAT of the value of the redress/compensation or refund of premiums plus interest.
2. To reply promptly to any request for information that I may require in furtherance of your case. Such information is to be accurate to the best of your knowledge and belief. If you do not respond to my communications for more than one calendar month, I reserve the right to end this agreement.
3. You have the right to cancel this agreement up to 14 days after signing this contract and you will not incur any charges. Should you wish to cancel this agreement after 14 days, in order to cover costs incurred you may be charged a reasonable fee which will be set out in writing. Please refer to the pre-sale documents you have been given for details. A Cancellation Form will be sent to you when this signed contract is received. You may also download a copy at any time from the "Fees" page on the website.
4. Signing this form is your agreement to these Terms of Business.

### Policyholder 1

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

### Policyholder 2 (if appropriate)

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_