CLAIMS1 TERMS OF ENGAGEMENT FOR YOUR RECORDS & AUTHORITY AND AGREEMENT

1. Who are Claims1?
Claims1 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 Claims1 do for you?
If we identify you may have a claim for your vehicle finance, we will refer you to My Law Matters (MLM), if we do this, we will let you know by post, email or text message and will provide you with MLM's documentation. MLM 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. Although there is a common shareholding between Claims1 and MLM, MLM operates as an independent legal service provider regulated by the Solicitors Regulation Authority and is professionally obligated to meet those standards when acting on your behalf.

We work with a credit information firm, Valid8 IP Ltd, who can provide a soft credit search to verify your finance details. You agree to the privacy policy of Claims1 (https://www.claims1.co.uk/privacy-policy), and authorise Claims1 to conduct soft credit searches on your behalf through their provider, Valid8 IP Ltd, with no impact on your credit score. You also agree to Valid8 IP's privacy policy (https://valid8.co.uk/privacy.php).

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 (FCA) has extended the response period to 2026 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	Consumer Redress Obtained 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 £700 from your lender, MLM's fee will be £252 including VAT. 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. As an outcome of their review of the motor finance industry, the FCA may impose an industry wide or specific consumer redress scheme. If such a scheme is put in place, MLM's success fee will remain payable in consideration of the work they complete on your behalf.

5. Financial Ombudsman Service Referral Fee
If you enter into a contract with MLM and your lender rejects your claim, MLM may refer your claim to the Financial Ombudsman Service (FOS). If your claim is referred to FOS, FOS will charge MLM a case referral fee of £250. If your claim is unsuccessful, MLM will absorb this cost and you will not be charged. If your claim is successful, FOS refunds £175 of the fee to MLM. The balance of £75 is not refunded. This £75 will be treated as a disbursement of your claim and will be charged to you in addition to MLM's agreed fees. MLM will provide you with a clear breakdown of this disbursement if it arises. Alternatively, you have the right to refer your rejected claim to the Financial Ombudsman Service (FOS) at no cost, without engaging a law firm.

6. 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@claims1.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 we identify you may be eligible to make a claim for vehicle finance, we will notify you that your claim has been referred to MLM and provide you with MLM's documentation, at this point you will have a 14-day cooling off period. MLM reserves the right to impose a cancellation fee subject to the terms set out below:

- You may cancel Your Claims) at any time by using the Cancellation Form available at www.mylawmatters.co.uk/cancellation. Alternatively, You may request cancellation to MLM directly in writing to Compliance Team, My Law Matters, 84 Salop Street, Wolverhampton, WV3 OSR, by telephone 01902 955042 or via email vehiclefinanceclaims@mylawmatters.co.uk.
- if you cancel, your claim(s) within your 14 day cooling off period, then no fee will be charged.
- If you can cancel your claim(s) after receiving a reasonable offer of Compensation, then MLM will be entitled to charge You a cancellation charge equal to the Fee(s) plus VAT that would be payable as set out under 'MLM Fee(s) above.
- If you cancel after your 14 day cooling off period, but before an offer of Compensation is received, we will charge a reasonable amount for the work undertaken on your behalf. For example, we have conducted a soft credit check for you and will charge a fair hourly rate of £25 for the work undertaken to date, plus other disbursements including a FOS fee if appropriate. Our cancellation charge is capped at £120.
- MLM may at its sole discretion decide not to proceed with a Claim and cancel the Agreement to Proceed at any time, but MLM must act reasonably in taking such a decision and You will owe MLM nothing.
- MLM will always provide you with a clear statement of any fees due at the point of cancellation. MLM's cancellation fees will be included in their documentation which we will provide to you.

7. Complaints Procedure
Should you have a complaint you can contact us by writing to The Compliance Department, Claims1, 84 Salop Street, Wolverhampton WV3 0SR, by phoning 01902 954758 or by email to compliance@claims1.co.uk. Our complaints handling procedure can be viewed on our website: www.claims1.co.uk/complaints-procedure.

8. 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.

By signing the Authority and Agreement, you provide your consent for your signature(s) to be applied to all documentation necessary to investigate your claims based on the information given and for your signature(s) to be applied to all MLM documents for MLM to proceed with your claim.

9. 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.

10. Terms of Engagement
These terms of engagement have been in force since 18th September 2025 and can be viewed on our website www.claims1.co.uk/terms-and-conditions.

AUTHORITY AND AGREEMENT

Authorisation to Victor Hydon Limited Trading as Claims1

I authorise for Victor Hydon Ltd, trading as Claims1, 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 Claims1 identify that I may be able to make a claim, I authorise that Claims1 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 and agree that after the referral, Claims1, in conjunction with MLM will remain in contact with me to provide updates about the referral process, offer support with general queries or communication relating to the claim, and ensure quality of service and client satisfaction.

I understand that Claims1 will not be involved in handling or advising on my legal claim, and that any legal advice will be provided solely by the referred law firm.

I understand that Claims1 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. I agree to the privacy policy of Claims1 (https://www.claims1.co.uk/privacy-policy), and authorise Claims1 to conduct soft credit searches on my behalf through their provider, Valid8 IP Ltd, with no impact on my credit score. I also agree to Valid8 IP's privacy policy (https://valid8.co.uk/privacy.php). 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 Claims1 may be referred to MLM. By signing this Letter of Authority, I consent for Claims1 to transfer my contact details and all relevant documentation that will support My claim to MLM.

Should the lender deduct tax from my offer of settlement, I authorise Claims1 to refer my details to Legal Ventures Limited to assess if I am eligible for a refund of the tax deducted. If this is the case Legal Ventures will contact me to continue my claim.

Instructions to Third Party

I give authorisation for Claims1 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 Claims1.

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 Claims1 Terms and Conditions available above and also at www.claims1.co.uk/terms-and-conditions.

Use of Your Signature
If Claims1 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 (Damages Based Agreement/Agreement To Proceed; Terms of Engagement "Agreement" and Letter of Authority), a copy of which will be provided to you.

Important - Keeping You Informed
Claims1 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@claims1.co.uk or write to us at Compliance Team, Claims1, 84 Salop Street, Wolverhampton, WV3 0SR. To view our privacy policy, go to www.claims1.co.uk/privacy-policy.