

CLIENT ENGAGEMENT LETTER

GOLDBRIDGE SOLICITORS



This claim has been introduced to us via a third party, for further details please see our Terms and Conditions attached.

WHO WE ARE AND WHAT WE CAN DO FOR YOU

We are **Goldbridge Legal Limited** trading as **Goldbridge Solicitors** of Evans Business Centre, Manchester Road, Bolton, BL3 2NZ a law firm authorised and regulated by the Solicitors Regulation Authority (SRA No: 8008331).

If you choose to instruct us, our role will be to investigate and pursue Claim(s) against your car finance lender(s) for **undisclosed commission**. In simple terms, this means we will check whether you were charged more on your finance agreement(s) because a broker or lender received commission that was not properly explained to you.

This Engagement Letter, together with the attachments, explains how we will handle your Claim(s), the nature of our relationship, our costs, and who will be responsible for managing your Claim(s).

If you decide to proceed, we will:

- clearly explain how the process works,
- identify and review all relevant car finance agreements, and
- work to secure any compensation you may be entitled to.

It is important to understand that you do not need to use a solicitor to pursue this type of claim. You can complain directly to your lender or to the **Financial Ombudsman Service (FOS)** free of charge and without representation.

The **Financial Conduct Authority (FCA)** has confirmed its intention to consult on a compensation scheme for customers with car finance. Details will be published following the consultation. Many clients still choose to instruct us so that we can manage the investigation, paperwork, and negotiations on their behalf.

OUR AGREEMENT WITH YOU

By instructing us, we will investigate and pursue claim(s) against lender(s) in relation to commissions paid to broker(s) who arranged your car finance agreement(s) that were not properly disclosed and which may have impacted the cost of your finance.

This will be documented in a **non-contentious business agreement**, specifically a **Damages Based Agreement (DBA)**. The DBA must be read together with this letter and our **Terms & Conditions of Business**, which explain the nature of our relationship. Please read them carefully, and contact us at PCP@goldbridgesolicitors.co.uk if you have any questions.

THE BASIS FOR YOUR CLAIM

The claims we investigate are based on **secret or undisclosed commissions** in car finance agreements.

- These may involve **Discretionary Commission Arrangements**, where the lender allowed the broker to set the interest rate, potentially leading to you being overcharged.
- They may also create an **unfair relationship** if the size of the commission was excessive or if key details of the broker–lender relationship were not disclosed.

When considering whether there is a claim, we look at multiple factors, including the value of the commission compared to the total cost of your finance.

HOW WE INVESTIGATE AND PURSUE YOUR CLAIM

Once you instruct us, we will:

- request your credit information from credit reference agencies, and
- make information requests directly to lenders.

As part of our investigation if further eligible claims are identified during this process, we will act on those too on your behalf (where you authorise us and where the claims have legal merit).

If you have already made a claim against a lender—either by yourself or through another representative—you should not instruct us to submit another claim to that lender. In the event you are unrepresented, and you instruct our firm to act on your behalf, we may need to resubmit your claim(s) to the lender again for regulatory and compliance purposes.

WHO WILL HANDLE YOUR CLAIM

Your Claim(s) will be overseen by **Amar Iqbal**, our Legal Director and solicitor, who has overall responsibility for your matter. He will be supported by our wider team.

Our usual office hours are **Monday to Friday, 9am–5pm**. You can contact us by email at your convenience using our email address: PCP@goldbridgesolicitors.co.uk and a member of the team will get back to you.

To ensure efficiency, some tasks may be outsourced—for example, administrative work, claim auditing, or telephone communications. Any third party we use will be required to keep your information secure.

OUR FEES

If we successfully obtain compensation (or a reasonable offer of compensation for any Claim(s) we act on your behalf) from your lender, we charge a **Success Fee for each claim**. This is calculated as a percentage of the compensation per finance agreement.

Compensation Range	Success Fee %	Maximum Success Fee
£1 – £1,499	30%	£420
£1,500 – £9,999	28%	£2,500
£10,000 – £24,999	25%	£5,000
£25,000 – £49,999	20%	£7,500
£50,000 or more	15%	£10,000

All fees are **exclusive of VAT**, which will be added at the applicable rate.

If the lender awards compensation but reduces their payment due to an outstanding balance as they have used the outstanding balance to pay you part of your compensation, our Success Fee will still be calculated on the total compensation figure. If required, you would be responsible for paying any shortfall.

Examples of these two fee scenarios would be:

Example 1:

If your Lender makes an offer of £1,000 compensation and you have no outstanding balance with the Lender, your Lender will pay us £1,000. Of this, £360 will be deducted to pay our Success Fee and VAT, and £640 will be paid to you.

Example 2:

If your Lender makes an offer of £1,000 compensation and you have an outstanding balance of £800 with the Lender, your Lender may use the compensation offered to pay the outstanding balance, meaning they will only pay us £200. We would use this £200 toward our Success Fee and VAT, which would leave a balance of £160 payable by you to us.

Our terms and conditions contain further information about our Fees. If you still have any questions please contact us on: PCP@goldbridgesolicitors.co.uk

We also would like to remind you that the FCA has announced a consultation for a compensation scheme for car finance customers. If this does result in a compensation being put in place, our Success Fee will remain payable to us in consideration for work which has been undertaken by us on your behalf.

TIMESCALES

It is difficult to provide an exact timescale for these types of claim(s) due to ongoing regulatory and court involvement:

- In 2024, the FCA paused lenders' obligation to respond until **after 4 December 2025**.
- On **1 August 2025**, the Supreme Court handed down its judgment in *Hopcraft v Close Brothers*.
- On **7 October 2025**, the FCA issued guidance on the proposed redress scheme. They have also published that indicative redress amount is around £700.

The FCA hope to finalise rules around compensation payments, with payments becoming due from Lenders to consumers in 2026.

COMPENSATION OFFERS

If your claim is successful and your lender makes an offer, you agree without further instruction that we may accept this offer on your behalf. You agree that the whole compensation payment is to be made directly to us.

If your lender pays you directly, or offers to pay you directly, you must notify us within **5 business days** and provide any information we request to calculate our Success Fee. For more information on this please refer to the terms and conditions.

FINANCIAL OMBUDSMAN SERVICE

Since **April 2025**, the FOS has introduced **Representative Fees** for professional representatives.

This means it may not always be economical for us to act on your behalf before the FOS. In such cases, we may refer you to a **not-for-profit or alternative organisation** who can assist.

If your complaint is successful, our Success Fee will still be payable for the work we have carried out.

YOUR PERSONAL INFORMATION

We manage your information in line with our **Privacy Policy** <https://www.goldbridgesolicitors.co.uk/privacy-policy> .

As part of our regulatory obligations, if not already obtained, we must also verify your identity to prevent financial crime. This involves using an online e-KYC system. If verification fails, we may request two forms of ID.

If you have any questions about how we use or protect your information, please email us at PCP@goldbridgesolicitors.co.uk

THIRD PARTIES

You may have been introduced to us by a third-party introducer. We may pay them, or any funders involved, a share of our Success Fee for facilitating your introduction. These payments do **not** reduce your compensation.

If you choose to instruct us, we will share limited claim information with an FCA regulated Claims Management Company of our choosing. The purpose of this will be to enable, in the event that we can no longer represent you, they can offer you alternative legal representation to ensure you have continuity of representation for your Claim(s).

To identify all potential claims, we may use credit reference agencies. Many consumers do not keep finance documents going back to 2007, so this process ensures we can identify all valid claims. We currently use **Valid8 Ltd** -

<https://www.valid8.com/privacy-policy>

Information obtained may also reveal other finance agreements (such as loans or mortgages) where undisclosed commissions could apply. If so, we will contact you to discuss possible additional claim(s) and/or possible alternative additional claims in addition to the motor finance.

By continuing to instruct us and providing your signature, you confirm your acceptance of third-party involvement and the sharing of information as described.

CANCELLATION RIGHTS

We will begin work as soon as you sign electronically, which authorises us to start immediately. You may cancel the agreement free of charge within **14 days** (the "Cooling-Off Period").

To cancel, you may:

1. Return the enclosed **Cancellation Form**
 2. Write to us at *Goldbridge Solicitors, Evans Business Centre, Manchester Road, Bolton, BL3 2NZ*
 3. Email us at PCP@goldbridgesolicitors.co.uk
- If you cancel after the Cooling-Off Period and we have submitted your Claim(s), then a cancellation charge of £100 plus vat per Claim will be applicable.
 - If you cancel after the Cooling-Off Period and we have submitted your Claim(s) and an offer of compensation is made, a cancellation charge will be applicable equivalent to our success fee for that Claim per the above Success Fee calculations outlined above.
 - If you cancel after 14 days, for any Claim(s) that are unsuccessful, no fee will be charged.

Further details are in our Terms & Conditions.

ALTERNATIVE ROUTES

In addition to complaining yourself or taking part in any FCA compensation scheme which may come into force, you can also issue legal proceedings in court.

Court claims must be brought within **six years** of either the end of your Finance Agreement or the date you reasonably became aware of the issue.

Court claims require a **separate agreement**, as this engagement only covers non-contentious work. Our position remains that claims should first go through the lender's regulatory complaints process.

COMPLAINTS

If you are unhappy with our service or with our Success Fee, you may complain via our complaints process <https://www.goldbridgesolicitors.co.uk/complaints> or to the **Legal Ombudsman**.

If your complaint concerns our Success Fee, you may also apply to court for an **assessment of the fee** under the Solicitors Act 1974. Please note: if you do this, the Legal Ombudsman may not consider the same complaint.

Further details can be found in our Terms & Conditions and on our website: <https://www.goldbridgesolicitors.co.uk>

SUPPORT

To help us provide the best possible service, please let us know if you are experiencing any circumstances that could affect your ability to make decisions or work with us—for example, health concerns, bereavement, or personal challenges that could make matters more difficult for you.

You can contact us at PCP@goldbridgesolicitors.co.uk Anything you share will be treated confidentially and with respect.

We thank you for your instructions. If you have any questions, please call us on **01204 927130** or email PCP@goldbridgesolicitors.co.uk and a member of our team will get back to you.

Yours sincerely,

Goldbridge Solicitors

This DAMAGES BASED AGREEMENT is made on between Goldbridge Legal Ltd, Evans Business Centre, Manchester Road, Bolton, BL3 2NZ ("the Solicitor") and ("the Client") of

1. This is a Damages Based Agreement (the 'Agreement') made pursuant to the Damages-Based Agreements Regulations 2013 (Statutory Instrument 2013 / 609).
2. This Agreement is intended to create a contract enforceable at law.
3. The General Terms and Conditions for the Supply of Legal Services by Goldbridge Legal Ltd are attached to this Agreement. ("**the Terms and Conditions of Business**") and are incorporated into and apply to this Agreement, save as amended by the terms of this Agreement, and save where inconsistent with the terms of this Agreement in which event the terms of this Agreement shall prevail.
4. "**The Defendant**" is the debtor against whom the solicitor is instructed to pursue the case i.e the Bank /Car Finance Provider with whom you took out the car finance.
5. "**The Claim**" for the purpose of specifying the Claim or proceedings or parts of them to which this Agreement relates as required by regulation 3(a) of the Damages Based Agreements Regulations 2013 is as follows:
 - i) The Client's Claim(s) against the Defendant for compensation for a Discretionary Commission Arrangement claim(s)/Commission disclosure claim(s).
 - ii) This Agreement does not apply where it becomes necessary to issue legal proceedings.
6. This Agreement contains the terms and conditions upon which the Solicitor agrees to act in the Case on behalf of the Client(s) on a contingency basis, so that the Solicitor will be paid the agreed percentage pursuant to Clause 8 below of the Client's financial benefit from the Case if the Case is concluded with the recovery to the Client(s) of a financial benefit or settled upon terms which include the payment to the Client(s) of that financial benefit. The solicitor will receive nothing if no financial benefit is recovered.
7. a) The Services of the Solicitor will comprise the following in the Case:
 - i) Preparing any necessary correspondence to your Bank/ Building Society /Car Finance Provider(s).
 - ii) Requesting that the Bank/ Building Society/Car Finance Provider(s) investigate the Discretionary Commission Arrangement Claim(s)/Commission disclosure Claim(s) in respect of car finance (PCP) taken out in your name(s).
 - iii) Take all reasonable steps to pursue the Claim(s) for compensation in respect of the Discretionary Commission Arrangement Claim(s)/Commission disclosure Claim(s).
 - iv) Providing representation with the Financial Ombudsman Service where applicable.
- b) The Solicitor does not agree to undertake:
 - i) Any work or provide any services, pursuant to this Agreement once it becomes necessary to issue legal proceedings.
8. Pursuant to regulation 3 (b) of the Damages Based Agreements Regulations 2013 this Agreement must specify the circumstances in which the solicitor's payment, expenses and costs, or part of them are payable.

If the Client(s) win(s) the Claim meaning that the Defendant agrees to pay a sum by way of financial benefit to the Client(s), the Client(s) shall pay as detailed below:

Compensation Range	Success Fee %	Maximum Success Fee
£1 – £1,499	30%	£420
£1,500 – £9,999	28%	£2,500
£10,000 – £24,999	25%	£5,000
£25,000 – £49,999	20%	£7,500
£50,000 or more	15%	£10,000

All fees are **exclusive of VAT**, which will be added at the applicable rate.

Examples of fee scenarios would be:

Example 1:

If your Lender makes an offer of £1,000 compensation and you have no outstanding balance with the Lender, your Lender will pay us £1,000. Of this, £360 will be deducted to pay our Success Fee and VAT, and £640 will be paid to you.

Example 2:

If your Lender makes an offer of £1,000 compensation and you have an outstanding balance of £800 with the Lender, your Lender may use

the compensation offered to pay the outstanding balance, meaning they will only pay us £200. We would use this £200 toward our Success Fee and VAT, which would leave a balance of £160 payable by you to us.

9. Pursuant to regulation 3 (c) of the Damages Based Agreements Regulations 2013 this Agreement must specify the reason for setting the amount of the payment at the level agreed as detailed above.

Signed:

Goldbridge Legal Ltd

The Solicitor

Signed:

Date: _____

The Client

TERMS & CONDITIONS OF BUSINESS

GOLDBRIDGE LEGAL LTD T/A GOLDBRIDGE SOLICITORS



GOLDBRIDGE LEGAL LTD TRADING AS GOLDBRIDGE SOLICITORS TERMS AND CONDITIONS OF BUSINESS - COMMISSION DISCLOSURE CLAIM / DISCRETIONARY COMMISSION ARRANGEMENT CLAIM (DCA)

Our Firm's policy encouraged by the Solicitors Regulation Authority is to explain from an early stage the terms upon which we act for you, the client. These terms are intended to apply to all works undertaken for you (now and in the future) unless otherwise agreed. In order for us to deal with your claim efficiently we would be obliged if you read the following carefully. We will not undertake any work for you until we receive your instruction, on instruction, the following will apply.

1. Objectives and Issues

We have been instructed by you to investigate for, and pursue a Claim(s) for recovery of sums due to you from the lender in respect of commission disclosure/discretionary commission arrangement (DCA). As a result, you are instructing us to attempt to recover compensation for hidden commission charges, higher interest rates, additional charges to your car finance agreement(s) and any other charges that you have applied for (the Claim(s)). We can advise that we will need to obtain documentation to substantiate the Claim(s), run a soft credit search via Valid8 IP Ltd to identify the lenders, evidence to support your Claim(s) and if settlement of the case is not possible by negotiation, we may need to commence proceedings or submit your complaint to the Financial Ombudsman Service.

2. Our Responsibilities

We shall take all reasonable steps to pursue any and all the Claim(s) for compensation for the above, such as assist you to gather all the correct paperwork and documents to support your Claim(s), present your Claim(s) to lender and if negotiations fail, we may then look to submit your Claim(s) to the Financial Ombudsman Service. We will also be preparing any necessary correspondence, and we will also review all information provided in relation to the Claim(s).

3. Your Responsibilities

To co-operate fully with us in progressing the Claim(s), to provide prompt, honest and accurate instructions, to provide full disclosure of all information relevant to the Claim(s) favorable or otherwise, to provide any documentation and information relevant to the Claim(s) for example, all applicable documentation relating to your commission disclosure Claim(s)/discretionary commission arrangement Claim(s) (DCA). To not enter into any agreements with the lender without consulting our firm and to notify us when an offer of compensation is made by your lender or if/when you receive compensation directly from them.

As a law firm we must comply with legal and regulatory requirements to prevent crime. You agree to co-operate with us in verifying your identity via our third party E-KYC Provider, Valid8 (privacy policy: <https://www.valid8.com/privacy-policy>) and agree to co-operate regarding any other relevant matters, including screening for financial sanctions. This may involve providing identification and documentation, and using other online verification systems or other databases as required. We appreciate your understanding and patience as we fulfil our professional duties.

4. People Responsible For Your Work

Mr Amar Iqbal (Director) who specialises in this area, will be responsible for your case and if he is not available his secretary will be happy to take any messages for you. However, he may delegate under his supervision certain aspects of your case to other members within his team during the progression of your case. Mr Amar Iqbal will be responsible for the overall supervision of your case at Goldbridge Legal Ltd. We try hard to avoid changing the people who are handling your case, if this cannot be avoided, we will notify you promptly on who will be handling your case (and why the change was necessary) and we reserve the right to allocate other staff to your case where necessary. It is important to note, that to ensure efficiency to our customers, some parts of the process may be outsourced to other companies or people outside of Goldbridge Legal Ltd. Tasks we may outsource include administrative work on your claim, claim auditing and telephone communications. We will always ensure that any outsourced provider keeps your information safe.

5. Charges and Expenses

We have agreed to deal with your Claim(s) under a Damages Based Agreement (copy enclosed), a type of 'no-win, no-fee agreement', whereby on your Claim(s) being successful the amount we will charge will depend on the compensation awarded as detailed in the Damages Based Agreement and below. By signing these Terms and Conditions you are confirming your agreement to the enclosed Damages Based Agreement and for us to act for you on this basis. We require that you promptly pay our fee, no later than 14 days after you receive compensation (if you are paid direct) or if you have no intention of accepting the offer and we recommend that you do so, 14 days after our recommendation. You are required to notify us of either of these situations within 5 business days of them becoming known to you. The fees we charge are set under rules laid by the Solicitors Regulation Authority; the fee structure is below:

Compensation Range	Success Fee %	Maximum Success Fee
£1 – £1,499	30%	£420
£1,500 – £9,999	28%	£2,500
£10,000 – £24,999	25%	£5,000
£25,000 – £49,999	20%	£7,500
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All fees are **exclusive of VAT**, which will be added at the applicable rate.

Examples of fee scenarios would be:

Example 1:

If your Lender makes an offer of £1,000 compensation and you have no outstanding balance with the Lender, your Lender will pay us £1,000. Of this, £360 will be deducted to pay our Success Fee and VAT, and £640 will be paid to you.

Example 2:

If your Lender makes an offer of £1,000 compensation and you have an outstanding balance of £800 with the Lender, your Lender may use the compensation offered to pay the outstanding balance, meaning they will only pay us £200. We would use this £200 toward our Success Fee and VAT, which would leave a balance of £160 payable by you to us.

We must advise you that you have the option to pursue your Claim(s) for compensation on a private paying basis whereby you would pay solicitors an hourly fee for the time spent on your case. However, Goldbridge Legal Ltd do not operate these types of Claim(s) on a Private paying basis. If you wish to pursue your Claim(s) on this basis you will need to instruct another firm of solicitors. Please note that Goldbridge Legal Ltd do not offer any guarantee about the outcome of your Claim(s) but can confirm you will not be charged should there not be a successful outcome.

By agreeing to these terms and conditions you agree not to enter into any agreement with any lender or any other party without first consulting Goldbridge Legal Ltd in relation to the potential Claim(s). In the event legal proceedings are necessary we may not be able to continue to pursue your Claim(s) by way of a Damages Based Agreement and will require a new engagement and agreement. We will inform you at an appropriate interval whether we believe legal proceedings are necessary and will

advise you of the other forms and methods of progressing your case at that juncture, however based on this legal area we will not be looking to issue proceedings in this matter.

6. Making a claim yourself

Please note that you have the right to bring the Claim yourself free of charge, as the FCA are to consult on a free to access consumer compensation (redress) scheme for consumers who were treated unfairly. It has already proposed that the scheme cover those with discretionary commission arrangement claim (DCA Claim(s) if commission was not properly disclosed). The FCA has issued guidance in October 2025 with regards to the proposed redress scheme. They have indicated that redress amount is around £700. If your Claim(s) is/are unsuccessful, you can pursue your Claim(s) with the Financial Ombudsman Service ('FOS'). In providing your instruction, you agree to us referring your Claim(s) to the FOS where we believe such a referral would benefit your Claim(s) whilst taking the Representative Fees into consideration. Your signature as part of this engagement is to be applied to a FOS Declaration Form and where a lender does not provide a satisfactory outcome to your Claim(s) we will use, if there are sufficient merits, the Declaration Form to submit your Claim(s) to FOS.

7. Equality and Diversity Limitation (Time period to make a claim)

We are committed to promoting equality and diversity in all our dealings with clients, third parties and employees and are required to produce a written equality and diversity policy which can be provided to you on request.

8. Timescale

Each individual Claim is different and it's difficult for us to be able to tell you exactly when your Claim(s) will be settled as this very much depends on the attitude adopted by the opponent towards your Claim(s). If your Claim(s) is/are complicated, there is the possibility that it can take longer than a year for it/them to be settled. Currently the FCA have advised the lenders to respond to any complaints until after 4 December 2025 at the earliest with a consultation process being issued in October 2025. However, you can be rest assured that we will keep you updated along the way.

9. Limitation (Time period to make a claim)

Under English law a claimant usually has a fixed amount of time to bring a claim, after which their claim will expire – this is known as the 'limitation date'. This date can be extended indefinitely by issuing court proceedings. The law relating to mis-sold motor finance is still very new and developing and it is therefore uncertain exactly how much time a claimant has to bring their Claim(s). However, based on the law as it currently stands, we believe that some things you could claim for would need to be brought within 6 years of the start of your agreement and others must be brought within 6 years of the end of the agreement. Please note that we will not be issuing court proceedings for the purpose of extending the limitation period. If you are concerned about this, you must issue court proceedings yourself.

10. Privacy and Data Protection

The privacy and security of your personal information is very important to us. Any personal information submitted to us will be subject to the provisions of the General Data Protection Regulation 2016/679 ("GDPR") and any legislation enforced within the UK in order to comply with GDPR, unless required to do so by law or a professional body, we will not disclose any personal data to any other person or organisation without the required consent. We want to assure you that the claimant's information will be properly managed, protected and respected. You can be assured any information you provide us with will be used strictly in accordance with the terms laid out in this statement. This privacy statement explains how we collect and use the claimant's personal information, what choices they have and other important information. You can find our full privacy on our website <https://www.goldbridgesolicitors.co.uk/>

11. Data Sharing

In order to provide our services in relation to your Claim(s), we may need to share your personal data with carefully selected third parties who may also be independently regulated, including companies who assist us with the administration of Claim(s) and independent auditors who review the quality of our work. We may also share your information with our approved auditors and service providers for the purpose of quality assurance, compliance, and funding audits. All such parties are bound by strict confidentiality and data protection obligations in compliance with UK GDPR and the Data Protection Act 2018. Your information will only be shared where necessary for the progression of your claim, compliance with regulatory requirements, or for auditing purposes. This process does not affect the outcome of your claim or your entitlement to compensation. We will never sell your data to third parties.

12. Advertising and Marketing Agency

We note that your Claim(s) have been generated through digital marketing online conducted by SEJ Money Limited on behalf of Goldbridge Legal Ltd. SEJ Money Limited are appointed by Goldbridge Legal to carry out marketing and advertising activities under the Goldbridge Legal Ltd name in accordance with a formal agreement between our companies. Under this arrangement, Goldbridge Legal may pay SEJ Money Limited digital marketing fees for their services. This fee is not in addition to, nor does it affect, the fee you have agreed to pay us. We only engage marketing partners who comply with all relevant laws and regulations, including the Privacy and Electronic Communications Regulations (PECR), the UK GDPR and Data Protection Act 2018, and applicable advertising standards.

13. Funding and Investor Arrangements

Your Claim(s) may have been supported by funding provided by a third party company/entity. Any repayment to the third party company/entity is made solely from our legal fees and will not reduce the compensation you receive. You will always retain at least 70% of any damages recovered, after deduction of our agreed success fee as detailed within our terms and conditions.

14. Auditing

As part of our quality assurance and regulatory compliance process, your Claim(s) may be subject to an independent audit. This audit may be requested by our regulator, the Solicitors Regulation Authority (SRA) and/or any relevant third party as applicable. This audit is designed to ensure that your Claim(s) has/have been processed properly, fairly, and in accordance with all applicable legal and regulatory requirements. The audit will not affect the outcome of your Claim(s), but it may involve limited access to your file by authorised auditors for the sole purpose of reviewing compliance. It may also be that parties involved in the acquisition and processing of your Claim(s) will have limited access to the case file. By instructing us, you consent to your Claim(s) being included in such audit review, third party companies we work with can be available upon request, please email pcp@goldbridgesolicitors.co.uk.

15. Complaints Procedure

Whilst we expect that you will be satisfied with our work, if you feel that you have cause for criticism or complaint in respect of any aspect of the service provided by this firm to include a complaint about our bill, you are entitled to complain, and we would invite you to address your complaint initially, in writing, to Mr. Amar Iqbal, (a Director) or by telephone for immediate consideration so that any appropriate action can be taken without delay. On receipt of your complaint we shall automatically invoke the firm's Complaints Procedure which includes writing to you to notify you of how the complaint will be handled and within what timescales you will be given an initial or substantive response and thereafter we shall conduct an internal investigation handled by a senior member of the firm resulting in a full written response to you in compliance with the firm's Complaints Procedure. On occasions, we may invite you to attend a meeting to explain the outcome of our investigation in more detail, in an effort to ensure that you will receive an adequate summary of the steps taken to resolve any problems. On concluding our investigations into your complaint, if you remain dissatisfied with the outcome, you have the right to complain to the Legal Ombudsman so long as the complaint is made within 6 months of you receiving our final response to your complaint and in any event within 12 months from when your complaint was first raised with us. You can contact the Legal Ombudsman via their website at www.legalombudsman.org.uk or by e-mail to enquiries@legalombudsman.org.uk or in writing to legal Ombudsman, PO Box 6167, Slough, SL1 0EH. A copy of the firm's Complaints Procedure is available upon request from our offices, and we shall handle any complaint promptly, fairly and effectively in accordance with the firm's Complaints Procedure.

16. Legal Expenses Insurance Cover

You may have a legal expenses insurance policy which can be used by you to pursue your Claim(s) for recovery of sums due to you from the lender. This may be under a motor insurance policy/home insurance policy or any other relevant insurance policy you may have. Although you have advised us you have no such insurance policy

in place, we would advise you to re-confirm this to be the case. If you do have the benefit of such an insurance policy, you should contact us immediately prior to signing and returning these terms and conditions as a Damages Based Agreement may not be the appropriate method of funding your case.

17. Your Authority For Us To Make Deductions From Your Compensation

By agreeing to be bound by these terms and conditions of business, you authorise the lender or their representatives against whom your Claim(s) is/are successful to release to us any compensation recovered on your behalf. You further authorise Goldbridge Legal Ltd on successfully pursuing your Claim(s) for compensation to deduct from your damages ("compensation") sent to us the amount payable to us as referred to above in respect of the Damages Based Agreement.

DECLARATION

I confirm that I have read and understood these terms and conditions of business for Goldbridge Legal Ltd as set out in this document and my signature below is my agreement to be bound by the terms and conditions in relation to Goldbridge Legal Ltd acting for me in pursuing my Claim(s) for compensation against the lender. I understand I do not need to instruct the firm to pursue my Claim(s) as I can do it myself directly with the lender and await the FCA free to access consumer compensation (redress) scheme without any charges of Goldbridge Legal Ltd being deducted.

Signed

Dated

Print Name

Cancellation

You can cancel this contract within 14 days without any charge or without giving any reason. If you do decide to cancel you can do this by confirmation in writing, either by letter or email to PCP@goldbridgesolicitors.co.uk or by telephone on 01204 927 130. A cancellation form should you wish to use it is attached. If you choose to cancel within the 14 days.

- If this agreement is cancelled when an offer of payment has been made, we will enforce our charges as applicable above if necessary.
- If you cancel after the 14 day cooling-off period and before an offer is made we will charge £100 plus vat for our fees.
- If you cancel when an offer is made then our full charges will apply equivalent to our Success Fee in line with the SRA fee guidance as outlined in our terms and conditions. This charge applies to each Claim(s) identified.

if you believe you have been unfairly charged, we will explain the charges to you. If you disagree with the charges, you can make a formal complaint to the law firm through our complaint's procedure. If that is unsuccessful, there are then two further options to take your complaint forward. Both are subject to time limits:

1. Complain to the Legal Ombudsman (LeO). This service is free to consumers. LeO publish guidance on how to make a complaint, and [information](#) about the time limits that apply.
2. Challenge your solicitor's bill through a court application. Read information on how to: [Challenge your solicitor's bill: Overview - GOV.UK](#). You may wish to take independent legal advice before starting this process.

Do I need to send you any documents?

Not usually. In most cases, we can request the paperwork we need directly from your lender or finance company. If we do need anything from you, we'll let you know.

Why do you ask for ID checks?

As a regulated law firm, we are legally required to confirm who our clients are and to carry out anti-money laundering checks. This means verifying your identity and checking against official sanctions lists. We do this securely, either through an online system or by requesting copies of ID from you.

Can I make a claim without using your firm?

Yes. You're free to make a claim on your own at no cost. If you decide not to use our services, you can take your case directly to the Financial Ombudsman Service.

What happens once I return my signed claim pack?

When we receive your completed paperwork, we review your details and run a soft credit search to identify any finance agreements you've had. This, combined with information from your initial call, usually gives us enough to move your claim forward. In some cases, we may need to follow up with you.

How long will my case take?

Most claims reach a final decision in around six months, although some can take longer depending on complexity and how quickly third parties respond. We'll keep you updated as things progress.

How will I be kept informed?

We'll send updates by text, email, phone, or letter — whichever is most convenient for you.

What if the lender rejects my claim?

If we think their decision is unreasonable, we'll take your case to the Financial Ombudsman Service for review. If we believe the Ombudsman is unlikely to uphold your case, you can still choose to take matters further independently. Where legal proceedings are an option, we'll advise you on the next steps.

How much might I get back?

It depends on your agreement and whether commission was unfairly added or not disclosed. The Financial Conduct Authority have issued guidance in October 2025 following a Supreme Court ruling. Any compensation you receive will be calculated in line with those rules to ensure it reflects the latest regulatory standards. The FCA have published that the indicative redress amount is around £700

How will compensation be paid to me?

Any redress is first paid into our regulated client account. Once our agreed fee has been deducted, the balance will be transferred straight to your bank account.

What will it cost me if my claim is successful?

Our fees are set out clearly below and regulated by the Solicitors Regulation Authority. No fees are charged if your claim is unsuccessful.

Compensation Range	Success Fee %	Maximum Success Fee
£1 – £1,499	30%	£420
£1,500 – £9,999	28%	£2,500
£10,000 – £24,999	25%	£5,000
£25,000 – £49,999	20%	£7,500
£50,000 or more	15%	£10,000

Please note, this table is exclusive of VAT (on both the percentages and the maximum Success Fee) which will be charged at the applicable rate.

LETTER OF AUTHORITY



In respect of:
Customer Reference:

Please accept this as authority requiring you to deal directly with Goldbridge Legal Ltd of Evans Business Centre, Manchester Road, Bolton, BL3 2NZ, my newly instructed solicitors firm to provide any information and payments as requested.

Please sign and return in the 'Account Holder' box below (If the Claim(s) is/are in respect of a joint policy/ies, both people must sign, if you have changed your surname since dealing with the credit provider and not informed the company, please add this and sign with your original signature).

<u>Account Holder 1</u>	<u>Account Holder 2</u>
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 Addresses

I/We authorise Goldbridge Legal Ltd of Evans Business Centre, Manchester Road, Bolton, BL3 2NZ as my/our sole representatives to deal with my potential complaint(s)/Claim(s) for compensation in relation to my car finance agreements in respect of a Discretionary Commission Arrangement Claim(s)/Commission disclosure Claim(s) (PCP, HP), and or any loans associated with the account on all products and accounts that I/We have or have had. I/We authorise Goldbridge Legal Ltd to complete a soft credit check on me/us, where this is necessary to substantiate my/our Claim(s) through their provider Valid8 IP Ltd. I/We agree for the results of this check to be used to provide evidence to support my/our Discretionary Commission Arrangement Claim(s)/Commission disclosure Claim(s). I/We authorise Goldbridge Legal Ltd through their provider Valid8 IP Ltd to complete an E-KYC to verify my/our personal details in order satisfy SRA Code of Conduct particularly of 8.1 and 7.1 (c). I/We confirm that Goldbridge Legal Ltd are instructed to pursue all aspects they consider necessary in relation to my/our dealings with your organisation. This letter of authority relates to ALL products and accounts I/We have or have had with you. I/We have read, understand and agree to Goldbridge Legal Ltd's Terms and Conditions which I/We have entered into. I/We give them full authority, in accordance with the FCA's Dispute Resolution Guidelines, to act on my/our behalf as my/our sole agents to pursue all aspects they deem necessary in relation to all my/our financial affairs with the aforementioned Provider(s), in order to settle my/our case(s). I/We understand and agree that if Goldbridge Legal Ltd are successful in Claim(s)ing compensation for me/us, they will charge a fee to me/us capped by the SRA as detailed within the attached terms and conditions of business ranging from 15% - 30% plus value added tax (VAT) depending on the recovery of redress awarded in respect of my/our Claim(s) for my/our mis-sold car finance Claim(s)/ broker Commissions in accordance with their Damages Based Agreement and in respect of monies recovered for my/our Claim(s). I/We give Goldbridge Legal Ltd full authority to refer my/our complaint(s) to the Financial Ombudsman Service if this is believed to be in my/our best interests. I/We understand that, in addition to the present Letter of Authority I/We will need to provide further information when raising an expression of dissatisfaction to you (The Bank/Building Society/Car Finance Provider about the underlying product(s), service(s) and where known, specific account number(s) being complained about.

I/We hereby Authorise and instruct:

You (The Bank/Building Society/Car Finance Provider to: -

1. Liaise exclusively with Goldbridge Legal Ltd in respect of all aspects of my/our potential complaint(s)/Claim(s) for compensation as stated above.
2. Immediately release to Goldbridge Legal Ltd any information/documentation relating to my/our car finance agreements, commissions which may be requested by them by way of telephone or in writing (including fax or email). This includes information in response to a request made under Sections 77-78 of the Consumer Credit Act 1974 and/or Section 45 of the Data Protection Act 2018 and Article 15 GDPR
3. Contact Goldbridge Legal Ltd whenever they need to send me/us information or contact me/us in connection with this matter.
4. Release any compensation/monies recovered on my behalf directly to Goldbridge Legal Ltd by way of a BACS Payment or Cheque as my/our instructed Solicitors and for the amount due to me/us to be deposited into Goldbridge Legal Ltd's Client Account.

I/We have authorised and instructed Goldbridge Legal Ltd to accept or reject any payment(s) you offer as settlement or compromise and to refer any complaint(s) to the Financial Ombudsman Service if necessary. I/We acknowledge that I/we could pursue this complaint(s)/Claim(s) against you myself/ourselves without the involvement of Goldbridge Legal Ltd but that I/We have instead opted to engage Goldbridge Legal Ltd to pursue my/our complaint(s)/Claim(s), whose fees will be recoverable from me/us. I/ We have received details of any fees payable to Goldbridge Legal Ltd, in respect of the services carried out by them in pursuing my/our complaint(s)/Claim(s). I/We confirm that in the event that you need to contact a third party to progress my/our case for any reason, I/we hereby give my/our authority and consent for the third party to provide Goldbridge Legal Ltd with any information they request and may require to pursue my/our Claim(s)/complaint(s). I/We authorise you to accept any signatures on documents sent to you by Goldbridge Legal Ltd which have been obtained electronically (e-signed). I/We confirm that the information given in this letter is in the best of my/our knowledge accurate and a truthful reflection of our/my recollections of events at the point of sale.

Client Declaration of Agreement to Proceed with Goldbridge Legal Ltd.

I, the undersigned, confirm the following:

- **Instruction to Act**

I hereby instruct **Goldbridge Solicitors** to act on my behalf in relation to potential claim(s) concerning my car finance agreement(s).

- **Right to Choose**

I understand that I am **under no obligation** to use the services of Goldbridge Solicitors. I have the right to pursue any claim myself, **free of charge**, directly with my lender or finance provider.

- **FCA Redress Scheme**

I acknowledge that the **Financial Conduct Authority (FCA)** has announced its intention to introduce an industry-wide **redress scheme**, under which lenders will contact affected customers directly.

- **Average Redress Values**

I understand that the FCA has indicated **average redress amount per claim is approximately £700**. I still choose to appoint Goldbridge Solicitors to act as my legal representative.

- **Escalation Rights**

If my claim is not successful, I understand that I may **escalate the matter to the Financial Ombudsman Service (FOS)** free of charge.

- **Agreement to Terms**

I confirm that I have **read and agree** to the **Goldbridge Solicitors Terms & Conditions** and **Privacy Policy**.

- **Cooling-Off Period**

I understand that I have a **14-day cooling-off period** from the date of signing the Terms & Conditions during which I may cancel this agreement without any charges.

By signing below, I confirm that I have read and understood the above, and that I wish to proceed with Goldbridge Legal Ltd submitting my Claim(s) on my behalf.

Signed:

Name (please print):

Date:

CANCELLATION NOTICE

Notice of the Right to Cancel

1. This contract is made between yourself and Goldbridge Legal Ltd. We shall start working on your Claim(s) as soon as you provide your instruction by providing your signature to us electronically. By providing your signature you authorise us to start working on your behalf within the cooling off period.
2. You have the right to cancel this contract, without reason, if you wish and can do so by delivering, sending (including electronic mail) a cancellation notice to the person mentioned below at any time within 14 days starting with the day of receipt of this Notice.
3. To exercise the right to cancel, you must inform Goldbridge Legal Ltd, Evans Business Centre, Manchester Road, Bolton, BL3 2NZ, email PCP@goldbridgesolicitors.co.uk of your decision to cancel this contract by a clear statement (such as letter, post, email) before the cooling off period has expired.
4. You can use the cancellation form provided below if you wish, but you do not have to.
5. By exercising your right to cancel, and you do so outside of the 14 day cooling off period, you understand the nature and extent of our fees as stated above in this client care letter which will be payable by you to the firm.

Cancellation Notice

(ONLY IF YOU WISH TO CANCEL THE CONTRACT)

If you wish to cancel the contract, you MUST DO SO BY MAKING A CLEAR STATEMENT TO CANCEL and deliver it personally or send (which may be electronic email) this to the address below. You may use this form if you want but do not have to: Goldbridge Legal Ltd at Evans Business Centre, Manchester Road, Bolton, BL3 2NZ, Email PCP@goldbridgesolicitors.co.uk

Case Reference No:

I hereby give you notice that I wish to cancel my Conditional Fee Agreement with your firm.

Signed:

Name (please print):

Address:

.....
.....

Date:

ONLY SIGN THIS FORM IF YOU WISH TO CANCEL

Professional representatives – customer declaration form

To be completed by your customer:

Name	
Name (joint complainant)	
The business you're complaining about	

Before the Financial Ombudsman Service can look into your complaint, you need to agree to this declaration. By signing below, you are agreeing to it.

"I would like the Financial Ombudsman Service to look into my complaint. I confirm to the best of my knowledge everything I have told you is correct."

Signature	
Today's date	

Signature (joint complainant)	
Today's date	

If you're complaining on behalf of a business, charity or trust, please provide your job title:

Job title	
Job title (joint complainant)	

For complaints involving accounts or policies held jointly, we usually need each person to provide their names above – and we may share details about the complaint with both complainants. Please tell your representative to let us know if there's any reason this might be a problem for you.

If more than two people are bringing the complaint, please complete additional declaration forms as needed.

You can find a copy of our privacy notice at:

<https://www.financial-ombudsman.org.uk/privacy-policy/consumer-privacy-notice>

Additionally, for customers unable to access a copy of our privacy notice online, please find it attached below.

Complainant privacy notice

This privacy notice summarises what to expect us to do with your personal information when you contact us or bring a complaint to our service. A more detailed version of this privacy notice is available on our website.

About us

The Financial Ombudsman Service is a free and easy-to-use service that settles complaints between complainants and businesses that provide financial services. You can contact us [here](#).

We use your personal information to investigate and resolve individual complaints and prevent unfairness. We also analyse complaints data to make our services and processes more effective for you and others. More detail is set out in the ‘Why we process your personal information’ section.

The personal information we use

Personal information means information that is about an individual or can identify them in some way. The amount and type of personal information we process varies depending on the individual circumstances of the complaint and why we are processing personal information. Examples of the type of information we process are your name, date of birth, financial details, phone recordings and special category data, such as health information.

How we collect personal data

We have a range of channels that individuals can use to get in contact with us. Generally, we receive personal information from the individual directly, their representative or from the financial business the complaint is against. But sometimes, where it is necessary for resolving a complaint or fulfilling our legal functions, we may also gather information from other individuals or organisations, such as a loss adjuster hired by an insurance company, a medical expert or a credit reference agency.

Why we process personal information

We primarily collect and process personal information to investigate and resolve individual complaints brought to our service and respond to enquiries and redirect individuals to the correct organisation if necessary. In addition to this we also process personal data in the following way:

- Prevent complaints and unfairness
- Improve the effectiveness of our service and processes
- Meeting your needs and making adjustments
- Work with the regulator and other bodies
- Dealing with contact you may make with us through social media
- Complying with a legal duty.

We have a legal obligation to publish final decisions made by our ombudsmen. These are published on our website. We remove the name of the person making the complaint as well as any other personal information that would be likely to identify them.

We conduct regular surveys to understand your views on the service we have provided to you. You can let your Investigator know at any time if you do not want us to contact you for our surveys.

Who we share personal information with?

We will not share your information with anyone for the purpose of direct marketing. We will not sell your data.

When an enquiry is brought to us, we need to contact the financial business and make them aware that an enquiry has been received and ask them what has happened so far. The personal details of the complainant, any representative and details of the complaint are shared during this initial process.

In order to investigate a complaint, we need to share information with both parties of the complaint to get both sides of the story. Sometimes, depending on the nature of the complaint, we may also need to share relevant information with other individuals or organisations, for example: another financial business, medical experts or credit reference agencies.

If you have a complaint about the standard of service we've provided to you, and we've not been able to resolve this, you can ask the Independent Assessor to investigate this complaint. We will pass on relevant details to the Independent Assessor so that they can investigate and respond to your service complaint.

Lawful bases for processing personal information

The law on data protection sets out a number of different reasons for which an organisation may collect and process your personal information.

Our lawful basis for processing personal information will usually be because it's necessary for our statutory function, a reason of substantial public interest or compliance with our legal obligations. On those occasions where we are not relying on any of the above, we will ensure that a suitable alternative lawful basis is used, which is likely to be where the processing is in our legitimate interests.

Where your data is processed and stored

We store your personal information in the UK or the European Union (EU). Our technical support teams in India may process your information to provide technical advice and assistance.

Where we allow access to your information from countries outside the UK, we ensure that we comply with all our data protection obligations.

How we store personal information and for how long

We know that data security is important to us all. When we receive personal information, we take steps to ensure that it is stored securely, both physically and electronically, in accordance with the internal policies that we have in place for the effective and secure processing of your personal information. We will keep your case file for 6 years after your case closes (or 3 years if we did not go on to fully investigate your case or if we transferred your case to another organisation). Paper documents sent by post are destroyed 6 months after the date they are scanned into our system. More information is in Annex A [here](#).

What are your rights over your personal information?

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information. Details of each of these rights are set out in Annex B [here](#).

What to do if you're unhappy with how we've handled your personal information

If you have any questions about this notice or are concerned about how we are processing your personal data, you can contact our Data Protection Officer at:

data.protection@financial-ombudsman.org.uk. Details of how to raise a complaint are available [here](#).

We hope we'll be able to resolve your concerns, but if you still remain unhappy with our response, you can contact the Information Commissioner's Office at casework@ico.org.uk or 01625 545 745.

Changes to this privacy notice

We may change this privacy policy. In that case, the 'last updated' date at the bottom of this page will also change. Any changes to this privacy policy will apply to you and your data immediately.

Last updated February 2022