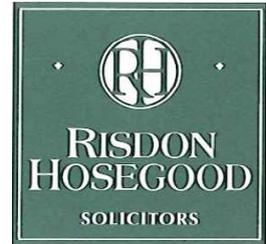


Terms and Conditions of Business



1 Service

We aim to deliver a high quality and cost effective service and:

- To be polite, courteous and punctual.
- To tell you who will be responsible for your case, and if their work is supervised by anyone else who that is. If either of these changes we will explain why.
- To reply to letters as soon as possible and within 5 working days at the most.
- To return your calls as soon as possible and within one working day if we cannot deal with your query immediately.
- To keep you informed about your matter, answer your questions and advise you in person when appropriate.
- To report regularly about the progress of your matter.
- To give you the best information possible about timescales and the costs of your matter.
- To deal with any complaint speedily and in accordance with our complaints procedure.
- **Hours of Business : Monday to Friday 9 a.m. to 1 p.m. - 2 p.m. to 5 p.m.**

2. Our Charges

We aim to charge a fee which is fair and reasonable and which represents value to our clients. Please note the following:

- At the outset of your matter we will give you a detailed estimate of the likely costs and disbursements. These estimates will assume that there are no unexpected problems. We will notify you in writing if it appears that any estimate given may be exceeded.
- We may ask for payments on account of costs. Requests for payments on account are not estimates.
- At any important stage in your matter, and at least every six months, we will give you information on costs and disbursements incurred, and will update costs information.
- We may send you an interim bill in a lengthy case.
- Prior to the completion of most transactions or shortly afterwards we will send you an invoice with details of the work done and expenses paid. You have rights to challenge this. We will explain how you can do this at the time.
- **We are VAT registered and our VAT Registration Number is 130 8589 63.**

3. Conflict of Interest

We are not aware of any conflict of interest which may prevent us from acting for you. If we become aware that a conflict exists, or may arise during the course of the transaction, we will contact you immediately to discuss how to proceed.

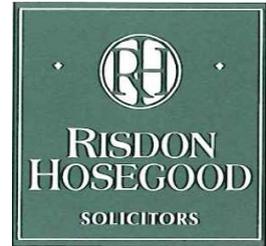
4. E-Mail

We are able to communicate with you by e-mail as well as by post, fax and telephone. Unless you let us know to the contrary, we will assume that you are happy for us to communicate by e-mail, even though we cannot guarantee the security or confidentiality of e-mail communications.

5. Data Storage and Use

- We are under a professional and legal obligation to keep information about you confidential. Information stored in our files and on our computer system is also subject to

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our registration under the Data Protection Act. You agree to our use of this information to assist us with the firm's administration and to give you information about the firm and its services. If at any time you wish to withdraw this agreement please let us know immediately.

- We will only disclose information if required to do so by law, to our auditors or the Solicitors Regulation Authority. We may also allow access to your files to outside consultants in connection with applications for and auditing of recognised Quality Standards. They will be subject to the same restrictions.

- Legislation on money laundering and terrorist financing imposes on us legal duties in certain circumstances to disclose information to the Serious Organised Crime Agency. If we know or suspect that any transaction involves money laundering we are required to report that. We may not be able to tell you about that either before or after or the reasons for it.

- We may out-source certain of our activities to specialist outside bodies like costs draughtsman, I.T. Consultants, file archiving and file destruction services but at all times confidentiality will be preserved.

6. Termination

You are entitled to terminate your instructions to us in writing at any time. We can only terminate your instructions to us for good reason, and giving you reasonable notice that we will stop acting for you. We would be entitled to do so if you did not pay an outstanding bill or make a reasonable payment on account of costs when asked. In either case we are entitled to charge for work which we have done to that date.

7. Regulatory requirements

To comply with regulatory requirements we must have evidence of your identity and address. We cannot act for you without this.

8. Your Money

- Your money will be held in a Client Account separate from our own office account. Under the SRA Account Rules 2011 any relevant interest will be credited to you. We can only hold money for specific transactions; we cannot act as a bank.

- Payments by cheque must be received at least 5 working days before they are required to allow clearance. We will not accept payments in cash of more than £1,000. ***If you try to avoid this policy by depositing cash directly with our Bank, we may decide to charge you for any additional checks we decide are necessary to prove the source of the funds. Where we have to pay money to you, it will be paid by cheque or Bank transfer. It will not be paid in cash or to a third party.***

9. Interest Policy

As part of carrying out your instructions to us, we have informed you that we may need to hold your money in our client account. In holding client's money, we have an obligation to pay interest on that money at a fair and reasonable rate and are required to put in place an interest policy; this policy sets out the guidelines for when interest will be paid and is summarised below.

We aim to account to you for interest at a reasonable rate of interest however as the holding of your funds is incidental to the carrying out of your legal instructions, the rate is unlikely to

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be as high as the rate you may be able to obtain when depositing the money we hold on your behalf yourself. In most cases we must ensure that money held on client account is immediately available and so the need for instant access is taken into account when setting the rate of interest payable by us.

We align our interest rates paid on both monies held on general client account and separate designated deposit account to the RBS commercially available rate for instant access funds. This rate is likely to change from time to time.

Where amounts are held outside of a general client account or separate designated deposit account, the rate of interest and date that interest is credited will depend on the relevant institution where the funds are held, and as such fall outside the requirements of this policy. The relevant interest information can be obtained at your request.

Where your money is held on our general client account, any interest paid to you is paid without any deduction for income tax (unless you are resident overseas - see below). As such it is your responsibility to inform HMRC of interest received from us and the implications of this will depend upon your own financial circumstances. Where interest is held on a separate designated deposit account interest is usually paid net of tax (unless you have signed a declaration confirming your entitlement to receive bank interest gross). The same rate of interest will be paid on money held in general client account as will be paid on money held in a separate designated deposit account [assuming that this will offer a fair and reasonable outcome for the client and the firm].

Under the European Savings Directive regulations 2003/48/EC we are required to inform HMRC of payments of interest to relevant payees and residual entities in prescribed territories. Where you reside outside the UK and EC, we are required to deduct income tax at the current basic rate and account for this interest to HMRC directly and pay you the net amount.

Interest will be calculated from the time the funds become cleared for interest purposes. On cheques or banker's drafts this will be 3 days after the cheque or draft has been deposited with our bank. For amounts received by debit or credit card, interest will start to accrue from the date of the actual receipt, usually 3 days after the transaction has been authorised. For direct transfers or same day payments the funds become cleared on the day after receipt. Interest will be calculated on a daily basis and calculated on amounts held overnight from the day the funds become cleared for interest purposes.

Interest will not be paid if the sum of money held does not exceed the amount shown in the left column below for a time not exceeding the period indicated in the right column:

Amount	Period
£1,000	8 weeks
£2,000	4 weeks
£10,000	2 weeks
£20,000	1 week

Interest will not be paid if the total amount calculated for the period that cleared funds are held is less than £20.00.

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Interest will be calculated at the end of the matter and we will credit the client ledger at that date.

10. Financial Services

- If during this transaction you need advice on investments, we may have to refer you to an Independent Financial Adviser who is authorised by the Financial Conduct Authority, as we are not.

If we receive any commission we will tell you and pay this to you.

- The Law Society is a designated professional body for the purposes of the Financial Services and Markets Act 2000, as amended by the Financial Services Act 2012. Responsibility for regulation and complaints handling has been separated from the Law Society's representative functions. The Solicitors Regulation Authority is the independent regulatory body of the Law Society and the Legal Ombudsman is the independent complaints handler (see 13 below).

11. Storage of Papers

- We are entitled to keep your papers until our bill has been paid in full.
- The file is your property subject to certain exceptions. We will keep it (except for any papers which you ask to be returned to you) for not less than 6 years after which it will be confidentially destroyed. We will tell you if there are any important documents that should be stored for longer.
- We will not destroy documents that you ask us to deposit in safe custody.
- If you want the file or anything from it please give at least five working days notice so that we can get the file from storage. We do not normally make any charge for storing files or documents. We reserve the right to charge you for copies of documents or further advice on documents we hold.

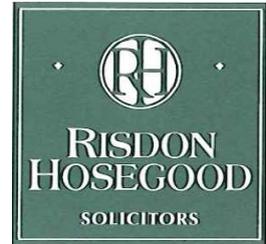
12. Limitation of Liability

- Our maximum liability to you from this transaction, in respect of any claim, or series of claims arising from the same act or omission shall not exceed £2 million or, if higher, the minimum level of cover required by the Law Society from time to time. This will not apply to any liability that may not be limited or excluded by law or rules of professional practice.
- We do not accept any duty of care to any other individual under the Contracts (Third Party Rights) Act 1999.

13. Complaints

- If you have any concerns about the work we are doing then please discuss them with the person doing the work. If they cannot resolve your concerns then the complaint will be referred to our Client Care & Complaints Officer, Edward Judge at our Taunton branch. If the complaint relates to Mr Judge he will ask his deputy, Peppy Griffiths, to handle the complaint instead.
- A copy of our Complaints Handling Policy is available on request.
- *If we do not deal with your complaint to your satisfaction then you may (with effect from 6th October 2010) refer the matter to the Legal Ombudsman, PO Box 6806, Wolverhampton, WV1 9WJ or on 0300 555 0333 or enquiries@legalombudsman.org.uk.*

Terms and Conditions of Business



These Terms of Business will apply to any work on which you instruct us after you have received them.

I/We confirm that I/we have read, understood and accept these Terms and Conditions of Retainer.

Signed

Signed

Dated

File Ref: