

Client Care Information Letter

This Client Care Letter, along with our Terms of Engagement sets out the contractual relationship between us and how Benson Goldstein Limited, will be able to assist you. We are a law firm, authorised and regulated by the Solicitors Regulation Authority (SRA Number: 8003245). Our VAT Registration Number is GB507539384.



How we can help

We would be delighted to help you with your Motor Finance Claim(s). Specifically, we will identify relevant Claim(s) and submit a Letter of Complaint to your Lender(s) either by way of a Financial Conduct Authority ('FCA') DISP: Dispute Resolution rules or under the proposed FCA Redress Scheme on your behalf.

You will be instructing us to investigate and pursue a Claim(s) against your Lender(s) in relation to any commission they paid to the Broker(s), the dealership, for arranging your car finance agreement(s), and their failure to adequately disclose both the commission and the fairness of such commission on your finance.

Please note, that you can submit your Claim(s) directly for free to your lender and/or the Financial Ombudsman Service. Alternatively, you can use the proposed FCA Redress Scheme.

Pursuing the Claim(s) yourself (whether through your Lender or using the Financial Ombudsman Service or the proposed Redress Scheme) would therefore be cheaper for you, than instructing us, because we charge a fee for our services (being up to 30% + VAT of your compensation, as set out below).



How much will it cost?

We will be working for you on a no-win-no-fee basis, meaning there is no cost to you if the claim is unsuccessful. See section 5 of our Terms of Engagement (overleaf) for further information.

Your Claim may be funded in one of two ways, depending on how it is resolved.

If Your Claim is settled without any court proceedings being issued, our Fee will be governed by a Non-Contentious Business Agreement (NBCA) under section 57 of the Solicitors Act 1974. In that situation, our Fee will be a percentage of the amount you recover or benefit you obtain, subject to the limits approved by our regulator.

If Your Claim requires us to make an application to the court, or to issue court proceedings, that Non-Contentious Business Agreement will be rescinded immediately before that step is taken. It will then be replaced by a Conditional Fee Agreement (CFA) under sections 58 and 58A of the Courts and Legal Services Act 1990 and the Conditional Fee Agreements Order 2013.

The Conditional Fee Agreement will apply from the date you first instructed us, so that it covers the work we have already done on your claim.

Whichever Agreement applies, we will limit the total amount you pay us to a proportion of the damages you recover, provided that you comply with your responsibilities under the Agreement.

You have the right to cancel the Non-Contentious Business Agreement, as explained in your notice of cancellation rights. If that Agreement is replaced by the Conditional Fee Agreement, for the avoidance of doubt, you will also have an additional further right to cancel the Conditional Fee Agreement, again as explained in your notice of cancellation rights.

Each Agreement must be read together with the Terms of Engagement that apply to it. If there is any inconsistency between the Terms of Engagement and the Agreement that applies at the time, the Agreement will take priority.

Non-contentious Business Agreement

What work is covered under this Agreement?

This Agreement covers:

- (a) All the work we do on your Claim(s) for Compensation from the date you first instructed us including work done before this Agreement was made.
- (b) Making your Claim(s) to your lender.
- (c) Any application to the Financial Ombudsman Service, where we support such an application and consider it is economical for us to do so.

What work is not covered under this Agreement?

This Agreement does not cover

- (a) The issue of any court proceedings.
- (b) All steps subsequent to the issue of court proceedings.

Paying us if You win

If You win Your Claim(s) without the issue of court proceedings, the amount you will pay us by way of our Fee will be:

Band	Redress awarded for a claim	The Maximum Percentage Rate of Charge (£)	The Maximum Total Charge (£)
1	£1-1,499	30%	420
2	£1,500-9,999	28%	2,500
3	10,000-24,999	25%	5,000
4	25,000-49,999	20%	7,500
5	50,000 or above	15%	10,000

We will charge the lower of the Maximum Percentage Rate of Charge and the Maximum Total Charge. For instance, if you were awarded £1000 then we would charge £300 (30%). If you were awarded £1450 then we would charge £420 because 30% of £1450 is £435, which is higher than the maximum total charge.

VAT

We add VAT, at the rate that applies when the work is done, to the Fee.

Paying us if you Lose

If you lose your Claim, you do not pay us anything.

Ending this Agreement

You have the right to cancel this Agreement and if you do so within the 14-day time limit, You will pay nothing. Otherwise, if you or we end this agreement the consequences are set out later in this letter and in the Terms of Engagement.

Conditional fee agreement ('CFA')

What work is covered by this Agreement?

This Agreement covers:

- (a) All the work we do on your claim(s) for damages or other remedies from the date you first instructed us including work done before this Agreement was signed.
- (b) Any application for pre-action or non-party disclosure or claim to obtain data or documents.
- (c) Any appeal by your lender.
- (d) Any appeal you make against an interim order or an assessment of costs.
- (e) Any proceedings you take to enforce a judgment, order, or agreement.
- (f) Negotiations about and/or a court assessment of the costs of this claim.

What is not covered by this Agreement?

This Agreement does not cover:

- (a) Any appeal you make against the final judgment or order unless we support such an appeal.
- (b) Any counterclaim made against you.

Paying us if you win

If you win your Claim(s), you pay us a Fee including our basic charges, our expenses and disbursements and a success fee together with the premium for any insurance you may take out. You are entitled to seek recovery from your lender of part or all our basic charges and our expenses and disbursements, but not the success fee or any insurance premium.

Basic charges

Our basic charges are calculated for each hour engaged on your matter. Routine letters, emails and other electronic communications, and telephone calls will be charged as units of one tenth of an hour. Other letters and telephone calls will be charged on a time basis. The hourly rates are:

Grade of Fee Earner	Hourly rate
A Legally qualified staff with over 8 years post qualification experience including at least 8 years litigation experience	£422
B Legally qualified staff with over 4 years post qualification experience including at least 4 years litigation experience	£327
C Other legally qualified staff and fee earners of equivalent experience	£276
D Trainee solicitors, paralegals, Legal Assistants, and other fee earners of equivalent experience	£157

We will review the hourly rate in January of each year and may increase it by a reasonable amount with regard to the rate of inflation and any updated guideline hourly charging rates.

The success fee

The amount of the success fee is 100% of our basic charges and cannot be more than 100%. We charge a success fee 100% on all our cases. The amount of the success fee is not linked to the individual risks of your case. We charge taking into account the following matters, that if you lose, we will not get paid, we face delay in payment of our charges and we consider 100% an appropriate commercial fee to charge.

Cap on charges

Provided you keep to your responsibilities we will limit your contribution to the total amount of basic charges and success fees, (inclusive of VAT) payable by you (net of the contribution to your costs paid by your lender) to a maximum of 40% of the damages you are awarded.

VAT

We add VAT, at the rate that applies when the work is done, to the total of the basic charges and success fee and where applicable, expenses and disbursements.

Interim costs

If on the way to winning or losing you are awarded any costs, by agreement or court order, then we are entitled to payment of those costs, together with a success fee on the basic charges if you win overall.

Paying us if you lose

If you lose, you do not pay our charges, but we will require you to pay our expenses and disbursements. You may also be ordered to pay your lender's costs if you fail to beat an offer to settle made by your lender in the circumstances as set out above.

Ending this agreement

You have the right to cancel this Agreement under if you do so within the 14-day time limit, you will pay nothing. Otherwise, if you or we end this Agreement the consequences are set out later in this letter and in the Terms of Engagement.

Whilst the FCA is currently consulting on a redress scheme for Motor Finance customers, if such a scheme is put in place, our Fee will still be payable to us on consideration of the work we have completed on your behalf.

**How long will it take to complete?**

It is difficult at this early stage to give an accurate estimate of timescale for these Claim(s) due to the ongoing involvement of the financial services regulator, the FCA.

Your Lender does not currently have to respond to your Claims until after 31 May 2026. The FCA is currently consulting on a redress scheme for these Claim(s), which they intend to publish around February/March 2026.



Who Will Be Dealing With Your Claim?

Your claim is being handled by our Motor Finance Claims Team, which is headed up by David Goldstein. He will supervise all the work which will be undertaken. We're committed to high quality legal advice and client care. If you are unhappy about any aspect of the service you have received, please contact Coby Benson in the first instance (coby.benson@bensongoldstein.com) or by post: Benson Goldstein Ltd, PO Box 79176, London, NW4 9NH.

We are committed to providing high quality legal services and client care. If at any time you become unhappy with our service please let us know so that we can do our best to resolve the problem. We have a procedure in place that details how we handle complaints and which is available upon request and is also available on our website (www.bensongoldstein.com). You can make a complaint by contacting Coby Benson, Director at coby@bensongoldstein.com. We will acknowledge your complaint promptly and aim to resolve complaints within eight weeks of receipt. If we are unable to resolve your complaint within this time you may be able to refer your complaint to the Legal Ombudsman. The Legal Ombudsman expects complaints referred to them within six months of our final written response to your complaint and no more than one year from the date of the act or omission being complained about, or no more than one year from the date when you should reasonably have known there was cause for complaint. The Legal Ombudsman may be contacted in writing at Legal Ombudsman PO Box 6167 Slough SL1 0EH or by email at enquiries@legalombudsman.org.uk or by telephone at 0300 555 0333. Further information is on the website at www.legalombudsman.org.uk.

The SRA can help if you are concerned about our conduct or behaviour, including issues such as dishonesty, discrimination, misuse of money or breaches of SRA rules. The SRA's contact details are available at www.sra.org.uk



Obtaining Credit Information

A Motor Finance Claim can currently be made for car finance agreements that were taken out on or after, 06 April 2007.

One of the ways we can help you identify all past car finance credit agreements, and for you to receive all compensation you may be due, is by obtaining this information from credit reference agencies; we do this through performing a soft credit check, or submitting an information request (commonly referred to as a Subject Access Request).

The Credit Record Request is completed through a third-party Credit Information Provider Such as Checkboard Ltd or Valid8 IP Ltd.



Introducer And Funding Details

Oaktree Capital Management) has provided funding, to assist us with bringing these types of claims. This funding will be repaid by us.

We hereby give you notice that we have charged and conditionally assigned to our funder (one or more funds controlled by Oaktree Capital Management) (the "Funder") all of our right, title and interest in and to this agreement, including all moneys which may be payable in respect of this agreement, pursuant to a security agreement entered into by us in favour of the Funder on 18 December 2025 (the "Security Agreement").

You should continue to deal with Us in relation to this agreement unless and until you receive written notice from the Funder (or on the Funder's behalf) that the security constituted by the Security Agreement has become enforceable (an "Enforcement Notice"). Following your receipt of an Enforcement Notice any or all of the following may apply (in consultation with the Solicitors Regulation Authority (as required), and in accordance with applicable legislation and regulatory rules, and in each case as specified in the Enforcement Notice or any further communication from the Funder following your receipt of an Enforcement Notice):

- (a) we would cease to have any right to deal with you in relation to this agreement;
- (b) the Funder and its representatives or advisors would have the right to:
 - (i) exercise all remedies provided for in this agreement or available at law or in equity (provided that the Funder shall have no greater rights than we have under the agreement);
 - (ii) exercise all rights to compel performance of this agreement, although we shall remain liable to perform all the obligations assumed by us under the agreement;
- (c) all rights, interests and benefits whatsoever accruing to or for our benefit arising from this agreement would belong to the Funder to our exclusion;

- (d) all amounts payable to us in relation to this agreement would be payable to (or at the direction of) the Funder;
- (e) this agreement and the management of your case may be transferred or assigned to another firm of solicitors or authorised legal services provider that is regulated in England and Wales, as selected by the Funder in its sole discretion (subject to complying with applicable legislation and regulatory rules).

Following receipt of an Enforcement Notice, you are authorised to: (a) disclose any information relating to this agreement to the Funder; and (b) comply with any written notice or instructions which you may receive from the Funder in relation to this agreement or any moneys payable in respect of this agreement, without any reference to or further authority from us.

This notice cannot be revoked without the prior written consent of the Funder.

For the avoidance of doubt, these payments are made by us at no cost to you and you will not be required to pay any third party anything in relation to your Claim(s). The way we handle your Claim(s) will not be affected by any payment we make to the Funder. We will share information about the progression of your Claim(s) with Funders, where relevant.

By providing your signature, to instruct us, we will take this as your acceptance of us sharing this information.



Cancellation Rights And Charges

We will start work on your Claim(s) as soon as you provide your instruction, by providing your signature to us electronically.

Your Right to Cancel - You will have the right to cancel your Agreement with us free of charge within the 14 day Cooling Off Period which begins on the date you electronically provide your signature to us.

By providing your signature you authorise us to start working on your behalf within the Cooling Off Period. You agree to pay us for work we do during this period ending with the time when you tell us of your decision to cancel the agreement. Our Fee will be calculated for this period on the same basis as set out below for cancellation after this period but in proportion to what has been supplied in comparison with the full coverage of the contract in the 14 day period.

You can cancel by contacting us by post or email (motorfinanceclaims@bensongoldstein.com).

You may further end Your Agreement at any time. Unless You have a right to cancel this Agreement and do so within the 14-day time limit you must pay us one of the following sums. The amount you pay us depends on whether court proceedings have been issued or not and the time at which you cancel this Agreement.

Where the NCBA applies, if you end the Agreement before your claim is won you will pay us by way of Fee a charge calculated as a fixed fee of £200 plus VAT. If you end our Agreement after your Claim(s) is won, whether by us or other representatives appointed by you, you will pay our Fee subject to the fee caps in the agreement.

Where the CFA applies, if you end the Agreement at any time after the 14-day time limit you will pay us by way of Fee our basic charges and our expenses and disbursements including barristers' fees but not the success fee with any applicable VAT. There is no cap on our charges in these circumstances.

If you end our Agreement after the Cooling Off Period, our Fee will still be payable if your Lender has made an offer of Compensation before your cancellation. If this happens, and your Lender pays Compensation directly to you, you must notify us immediately (within seven days at the latest) and provide the details we need to calculate our Fee.

Given the nature of the work, you are instructing us to undertake, we expect that most of our work will take place within the first 3 months after you enter into the contract with us.

Once we receive your cancellation request outside the Cooling Off Period, we will stop working on your Claim(s) and will not contact your Lender. However, we will keep a record of your Claim(s) to calculate any Fee due.

Next steps



As soon as you have agreed to these Terms of Engagement and signed the Letter of Authority, we will be able to begin working on your claim. We'll let you know once we have begun work.

Please don't hesitate to get in touch if you would like to discuss this information further or would like it in a different format.

Yours faithfully

A handwritten signature in black ink that reads "Benson Goldstein". The script is cursive and fluid, with the first name "Benson" and last name "Goldstein" clearly distinguishable.

Benson Goldstein Ltd

Terms of Engagement (“Agreement”)

Benson Goldstein Limited (“BGL”) is a Private Limited Company (Company No 14417365) and is authorised and regulated by the Solicitors Regulation Authority (SRA number: 8003245). Our VAT Registration Number is GB507539384. This document sets out the Terms of Engagement for the appointment of BGL to act for You.

1. Definitions and interpretation

- a. “Agreement” means the contractual relationship between You and Us which You enter into by providing Your signature. This includes where You provide Your signature electronically. “Agreement” will further reference to the Non Contentious Business Agreement or Conditional Fee Agreement as the context allows.
- b. “BGL” means Benson Goldstein Limited. Any reference to ‘We’, ‘Us’ or ‘Our’ in this Agreement shall be taken to be a reference to BGL.
- c. “Claim(s)” means any Claim(s) or potential Claim(s) against the Lender or Broker, relating to (i) the failure to disclose commission charges, or other sums paid in connection with your Motor Finance Credit Agreement(s) and/or a Discretionary Commission Arrangement and/or a high commission arrangement and/or a tied arrangement and ii) ancillary products/add-ons, such as warranty and GAP insurance policies
- d. “Claims Services” means the work We undertake to prepare, submit a Letter of Complaint to your Lender(s) either by way of a Financial Conduct Authority (‘FCA’) DISP: Dispute Resolution rules or under the proposed FCA Redress Scheme, and negotiate the Claim(s) to/with the Lender, as broadly outlined in Clause 2 of these Terms of Engagement.
- e. Conditional Fee Agreement (CFA) means a Conditional Fee Agreement (CFA) under sections 58 and 58A of the Courts and Legal Services Act 1990 and the Conditional Fee Agreements Order 2013.
- f. “Cooling-Off Period” means 14 days after the date that You provide Your signature to Us during which You can cancel this Agreement free of charge.
- g. “Compensation” means any sums offered, paid or given in respect of a settlement, goodwill gesture, policy refund, balance reduction, rebate or any other payment associated with the Claim(s) including any interest payments and associated charges. For the avoidance of doubt Compensation also includes any sums used to reduce any outstanding balances/ debt.
- h. “Credit Product” means a Motor Finance Credit Agreement(s).
- i. “Data Subject Access Request” (DSAR) means any information request that We may send to Your Lender or broker on Your behalf to request information to substantiate Your Claim(s), where required.
- j. “Fee” means the amount You will have to pay to Us for the Claims Services, as detailed in either the Non Contentious Business Agreement or the Conditional Fee Agreement.
- k. “FSCS” means Financial Services Compensation Scheme.
- l. “FOS” means the Financial Ombudsman Service, who can review the Lender’s decision about Your Claim(s).
- m. “Instruction” means You authorising Us to undertake the Claims Services by providing Your signature. This includes where You provide Your signature electronically.
- n. “Lender” means the business for example the Lender, who provided the finance for the Motor Finance Credit Agreement.. This includes any representative or affiliate of the Lender.
- o. “Letter of Authority” means the document that may be sent to the Lender that evidences Our authority to act on Your behalf.
- p. Non Contentious Business Agreement (NBCA) means a Non-Contentious Business Agreement (NBCA) under section 57 of the Solicitors Act 1974.
- q. “Soft Credit Check” means Us reviewing Your credit file to identify information about Your Lenders and Your Credit Products. This check will appear on Your credit file but will only be visible to You and will not adversely affect Your credit rating.
- r. “You/Your” means the Account/Policy Holder whose details are set out in the Letter of Authority and who has Instructed Us to act on their behalf.
- s. “Win” means Your Claim is finally decided in your favour whether by a settlement to pay you Compensation or any other remedy.
- t. Unless the context otherwise requires, words in the singular include the plural and, in the plural, include the singular.

2. Claims Services

- a. We will not process the Claim(s) until We receive Your Instruction.
- b. You understand that by providing Your Instructions to Us You are providing authority for Us to identify all Credit Products You have held with Lenders and make a Claim(s) against the relevant Lenders on your behalf, where We identify that such Claim(s) has a reasonable prospect of success.
- c. Upon receiving Your Instruction We may undertake the Soft Credit Check to identify which Lenders you held Credit Products with and information about the Credit Products, including account numbers.
- d. Once we identify Your Lenders and Credit Products, we will: (i) submit a Claim(s) to the Lenders where We have all relevant information to do so and believe the Claim(s) has a reasonable prospect of success; and/or (ii) where required, request additional information from You to substantiate Your Claim(s) against Your Lenders; and/or (iii) where required, request information from the Lenders or other relevant third parties about the Credit Products You held. You consent for your signature, where applicable, to be used to submit Your complaint to a Lender or to the FOS.
- e. . By providing Your Instruction, You agree to Us referring Your Claim(s) to the FOS, where We believe such referral would benefit Your Claim(s) and the Representative Fees outlined in clause 2f. do not apply. Your signature will be applied to a FOS Declaration Form and where a Lender does not provide a satisfactory outcome to Your Claim(s), We will use the Declaration Form to submit the Claim(s) to FOS where there are good prospects of success:
- f. The FOS introduced Representative Fees on 01 April 2025, if these apply to Your Claim(s) We will only represent You in presenting Your Claim(s) to the FOS in limited circumstances. Alternatively, We may:

- (i) Consider whether it would be beneficial to pursue Your Claim(s) through the Courts. If We believe this to be the best course of action, You would need to enter into a separate agreement with Us; or
- (ii) Refer You to a “not for profit” organisation who will assist You in presenting Your Claim(s) to the FOS. If Your Claim(s) is successful, our Fee will still be payable to Us for the work We completed on Your Claim(s).

- g. We will use reasonable endeavours to obtain Compensation for each Claim pursued and will liaise and negotiate with the Lender on Your behalf, as necessary to progress the Claim(s).
- h. Where Your Lender does not provide a satisfactory outcome to Your Claim(s), We will assess Your Claim(s) and decide the most appropriate next steps.
- i. We will keep You updated throughout the Claim(s) and promptly notify You of the outcome of the Claim(s).
- j. We may outsource some elements of the Claims Services such as the administration of the Claim(s), taking and making of telephone calls and/or chasing documents from You to a specialist supervised Company(ies). You agree for Us to outsource elements of the Claim(s) and pay a fee for doing so. For the avoidance of doubt any fees will be paid directly by Us and are not charged to you.
- k. Where interest is included as part of the Compensation, the Lender may deduct tax from this and pay it directly to HMRC. Depending on Your personal tax status this tax may be refundable. You provide express consent for your details to be shared with a third party for the purposes of making an additional claim for reimbursement, where applicable. You will need to enter into a separate agreement.
- l. If you have instructed Us via a third party referrer or marketing company we will pay them a fee for doing so. This fee will be paid by Us and will not affect the amount you have to pay.
- m. By signing the Agreement You provide Your consent for Your signature to be applied to all documentation necessary to investigate and submit Your claims based on the information given. This includes any other Lenders, You have informed us about when submitting Your claim.

3. Our Responsibilities and Liabilities

- a. We will:
 - (i) always act in Your best interests subject to Our legal and regulatory obligations; and
 - (ii) provide You with a reasonable standard of service, in line with Your Agreement with Us.
- b. We will use reasonable endeavours to keep safe any information or documents that You, the Lender or any third party send to Us. We will not be responsible for any loss to You or any third party arising out of the loss of documents or information including in transit either to or from Us. Any additional protection that You require for lost documentation or information (for example photocopies and/or a Recorded Delivery service by Royal Mail) will be at Your discretion and Your expense.
- c. We may be required to verify Your identity(ies) and address(es). By giving Your Instruction You acknowledge that You are giving consent to Us to undertake an electronic check to verify Your identity(ies) and address(es) where necessary. This process involves searches with credit reference, fraud prevention agencies and the electoral register. The agencies will record the details of the search but the electronic check will have no adverse effect on Your credit rating. Subject to these checks, We may

require You to supply certain documents and/or We may refuse, at Our discretion, to act for You without giving reason.

d. We will not be liable to You whether in contract or tort for indirect losses which happen as a side effect of the main loss or damage and which are not foreseeable by You and by Us, such as (but not limited to) loss of profits, loss of opportunity, loss of benefits or tax demands.

e. Our total liability to You in respect of all other losses arising under or in connection with Your Agreement with Us, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, shall in no circumstances exceed the amount of any Compensation to which You are entitled for the Claim(s) in connection to which We are liable unless those losses were foreseeable by both parties when Your Instruction was provided. We consider that this limit is reasonable and fair in view of the type of work that We are undertaking. If the limit does cause You any concern, please contact Us so that We can discuss Your concerns.

4. Your Responsibilities

a. **You acknowledge that You could pursue the Claim(s) Yourself free of charge, directly with the Lender or through the FOS, or under the proposed FCA Redress Scheme, the rules which are expected to be published in February/March 2026.**

b. By entering into this Agreement, You agree to:-

(i) give us instructions that allow us to do our work properly, including providing Us with all information and documents which are relevant to the Claim(s), including but not limited to Credit Agreements, letters, documents and e-mails. You agree to provide Instruction for Us to request any information required to substantiate the Claim(s) from the Lender, by way of a DSAR or by any other method;

(ii) co-operate generally with Us in the conduct of the Claim(s), including by dealing promptly with requests We make for authority, information, documents, Instruction or further requests;

(iii) tell Us promptly if any information that You have previously given to Us is no longer true or accurate. Including Your contact information, which You agree to ensure is up to date at all times;

(iv) inform Us promptly of any relevant matters affecting the Claim(s), such as direct contact or payment from the Lender, and consult with Us before making any contact with or having any discussion or correspondence with the Lender concerning any aspect of the Claim(s);

(v) not abandon or discontinue the Claim(s) or any part of the Claim(s) against Our advice;

(vi) not settle the Claim(s) directly or indirectly without Our consent and ensure that any Compensation is paid directly to Us;

(vii) give Us the exclusive right to deal with the Claim(s) and to not enter into any new agreement, orally or in writing, with any other person(s) in respect of the Claim(s) unless We otherwise agree to this in writing; and

(viii) not ask Us to work in any way that is improper or unreasonable or cause or contribute to a conflict of interest arising that would prevent Us from continuing to act in the Claim(s).

(ix) 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 much new and developing and it is therefore uncertain exactly how much time a claimant has to bring their claim. 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 purposes of extending the limitation period. If you are concerned about this then you must issue court proceedings yourself.**

5. Compensation & Our Fees

a. You acknowledge that any approximate value of Compensation given to You is an estimate only. The success of any Claim(s) depends on Your individual circumstances.

b. If We undertake the Claims Services and are not successful in obtaining Compensation then You owe Us nothing.

c. For the avoidance of doubt, if You receive a reasonable offer of Compensation from the Lender or by way of a FOS decision (at either Adjudicator or Ombudsman level), You give us authority to accept such an offer. If You reject that reasonable offer or refuse to sign any Acceptance Form from the Lender, Our Fee would still be payable by You to Us even though You would not receive any Compensation Yourself as You have rejected that reasonable offer.

d. In entering into this Agreement with Us, You have agreed for all Compensation to be paid directly to Us and agree that We shall deduct our Fee before paying the balance of the Compensation to You. Before deducting Our Fee from any Compensation received, We will send an invoice to You which details the amount(s) due to Us and the balance of Compensation due to You. All funds will be held in Our Client Account in accordance with the SRA Account Rules. A copy of Our policy on Monies held in Our Client Account, is available on request.

e. For the avoidance of doubt where You have more than one successful Claim(s) against one or more Lender, We may deduct from any Compensation paid our Fee in respect of each of the Claims from the Compensation received for any one of those Claims.

f. Payment of Our Fee falls due at the point that either We or You are informed of an offer of Compensation and payable from the date We or You receive Your Compensation. If the Lender offers or pays Compensation to You directly, You agree to notify Us immediately (and within seven days at the latest) and to provide the details We need to calculate Our Fee.

g. Compensation may be used by a Lender to reduce any outstanding debt that You owe a Lender and You understand that Our Fee under the NBCA or the cap under the CFA will be payable based on the total amount of calculated Compensation even if the Lender does not pay the whole sum of the Compensation to You.

h. Your Compensation may be applied as part of Your bankruptcy estate, insolvency asset, or other debt arrangement and Your Compensation may not be paid directly to You. If Compensation is paid directly by the Lender to an Insolvency Practitioner or the Official Receiver, and You do not receive any Compensation, You will not be liable for Our Fee.

i. If You fail to pay Our Fee due and payable in accordance with the Agreement, We reserve the right to cancel all other active Claims.

j. We reserve the right to charge for costs incurred in recovering unpaid Fee(s).

k. You agree to provide Us with Your bank details to enable Us to pay You Your Compensation, less Our Fee, where We receive this directly.

l. We will take reasonable steps to ensure You receive any money due to You. If You do not provide Your bank details within 12 months of Us receiving Your Compensation, or a cheque we issue to You is not cashed within 12 months of the issue date and We do not receive any contact from You, We will close Your file and You agree for Us to pay the outstanding monies to a charity of Our choice.

m. Our Agreement shall continue to operate until all Claims where a Fee and is payable has been settled.

n. We work with marketing agencies and lead suppliers. We pay these agencies and suppliers for their work. For the avoidance of doubt, these payments are made directly by Us and are not charged to You.

o. If the Lender makes an offer to settle Your claim and requires You to sign an acceptance form then we will contact You. If You do not reject a reasonable offer within 14 days then we will take that as Your instruction to accept the offer on Your behalf. This may include through applying Your signature to any acceptance form.

6. Cancellation and Assignment

a. You must notify Us of Your intention to cancel Your Claim, using the methods outlined in Our Cancellation Form.

b. You have a Cooling-Off Period of 14-days after the date You provide Your signature to Us, during which You may cancel Your Claim at no charge.

c. By providing Your Instruction to Us You **expressly request** that We commence the Services immediately and prior to the end of the Cooling-Off Period. In doing so You accept that You cease to have the right to cancel the contract if Our service has been fully performed.

d. You acknowledge by providing Your Instruction to Us that You agree to pay us for work we do during the Cooling-Off Period ending with the time when you tell us of your decision to cancel the agreement. Our Fee will be calculated for this period as set out in the Client Care Information Letter.

If you cancel the contract with us, you will be liable to pay a reasonable charge for the work that we have done on your case as set out in the Client Care Information Letter. We will charge an appropriate fee based on the work done in your case at the point you choose to cancel. Given the nature of the work, you are instructing us to undertake, we expect that most of our work will take place within the first 3 months after you enter into the contract with us. If you choose to end this agreement after 3 months following the date on which you enter into this contract with us, we expect that substantially all of the work may have been completed.

e. We may at Our sole discretion end this Agreement at any time, but We must act reasonably in taking and have good reason to do so. We will promptly notify You if We decide to end this Agreement. For example, We may end this Agreement if (this is not an exhaustive list):

- (i) We believe that Your Claim(s) is unlikely to succeed; or
- (ii) You reject Our opinion on a reasonable offer of Compensation; or
- (iii) You engage in conduct that We believe to be inappropriate.

iv) f. We reserve the right to assign this Agreement and all rights under it and to subcontract to others all or any of Our obligations under it. This Agreement is personal to You and is not assignable by You except to Your personal representatives.

7. Transfer of our rights and use of associated firms

a. Oaktree Capital Management has provided funding, to assist Us with bringing these types of claims. This funding will be repaid by Us.

b. We hereby give you notice that we have charged and conditionally assigned to our funder (one or more funds controlled by Oaktree Capital Management) (the “Funder”) all of our right, title and interest in and to this agreement, including all moneys which may be payable in respect of this agreement, pursuant to a security agreement entered into by us in favour of the Funder on 18 December 2025 (the “Security Agreement”). You should continue to deal with us in relation to this agreement

unless and until you receive written notice from the Funder (or on the Funder's behalf) that the security constituted by the Security Agreement has become enforceable (an "**Enforcement Notice**"). Following your receipt of an Enforcement Notice any or all of the following may apply (in consultation with the Solicitors Regulation Authority (as required), and in accordance with applicable legislation and regulatory rules, and in each case as specified in the Enforcement Notice or any further communication from the Funder following your receipt of an Enforcement Notice):

- (a) we would cease to have any right to deal with you in relation to this agreement;
- (b) the Funder and its representatives or advisors would have the right to:
 - (i) exercise all remedies provided for in this agreement or available at law or in equity (provided that the Funder shall have no greater rights than we have under the agreement);
 - (ii) exercise all rights to compel performance of this agreement, although we shall remain liable to perform all the obligations assumed by us under the agreement;
- (c) all rights, interests and benefits whatsoever accruing to or for our benefit arising from this agreement would belong to the Funder to our exclusion;
- (d) all amounts payable to us in relation to this agreement would be payable to (or at the direction of) the Funder;
- (e) this agreement and the management of your case may be transferred or assigned to another firm of solicitors or authorised legal services provider that is regulated in England and Wales, as selected by the Funder in its sole discretion (subject to complying with applicable legislation and regulatory rules).

Following receipt of an Enforcement Notice, you are authorised to: (a) disclose any information relating to this agreement to the Funder; and (b) comply with any written notice or instructions which you may receive from the Funder in relation to this agreement or any moneys payable in respect of this agreement, without any reference to or further authority from us.

This notice cannot be revoked without the prior written consent of the Funder.

c. We may transfer or assign this agreement, and our rights and obligations under it, to another firm of solicitors or authorised legal services provider that is regulated in England and Wales, including any firm owned or controlled by the same owners as us or otherwise associated with us.

d. We may also use other solicitors, lawyers or service providers (including associated firms) to carry out some or all of the work on your case, while we remain responsible for the services provided to you.

e. If we transfer this agreement to another such firm, that firm will step into our place as your legal representative on the same terms and will owe you the same duties that we do. We will tell you the identity and contact details of the new firm, and you will have the right at any time to choose a different firm if you prefer.

8. Your Personal Data

a. We take the privacy of Your personal information seriously. We will only use the personal information You provide to Us as outlined both in this Clause 7 and in Our Privacy Policy which can be viewed at www.bensongoldstein.com. We ask that You read Our Privacy Policy carefully and, if required, a hard copy is available upon request.

b. During the Claims Services Your personal information will be used to provide the Claims Services including to third party organisations for the purposes of undertaking the Claims Services. You consent to Your personal data being shared with Harrington Jones Ltd, CMCI Ltd or another out-sourcing company we may use from time-to-time for the purposes of processing of Your claim(s). We may also share Your personal information with our Funder, who finance some of our client acquisition. The Funder is Oaktree Capital Management

c. We may also use Your personal data to tell You about similar products or services relating to financial claims, by email, SMS (text message), post and/or telephone, but You can opt out of receiving these, or a specific method of communication, at any time by contacting Us.

d. After providing the Claims Services We will be entitled to continue to hold Your personal information until the Claim(s) is concluded and We receive full payment of money owed to Us for Fees plus VAT, or Expenses incurred. Personal Data may be retained for a period following closure in accordance with the firm's retention policy, applicable contractual limitation periods and regulatory obligations.

e. You also consent to Your personal information, including information about your claim(s) being shared with any introducer or marketing company that may have directed You to use Our services.

f. During the provision of the Claims Services, We may share Your personal information with carefully selected third-party service providers, agents, contractors and outsourced providers who assist Us in administering and processing Your Claim(s). This may include providers of claims administration, document management, customer contact, technology, compliance, legal support and related operational services.

g. Where We engage third-party processors or service providers, We will take appropriate steps to ensure that Your personal information is processed securely, confidentially and in accordance with applicable data protection laws, including the UK GDPR and The Data Protection Act 2018.

h. In certain circumstances, Your personal information may be processed outside the United Kingdom. Where this occurs, We will ensure that appropriate safeguards are implemented to protect Your personal information, which may include approved contractual transfer mechanisms and appropriate technical and organisational security measures.

i. Further information regarding how We process Your personal information, including details relating to outsourcing arrangements, international data transfers and Your rights under data protection law, is set out in our Privacy Notice available at www.bensongoldstein.co.uk

9. Complaints, Governing Law and Professional Indemnity Insurance

a. You can make a complaint about Our service via Our internal complaints procedure by email to our complaint partner, Coby Benson: coby.benson@bensongoldstein.com or by post to Benson Goldstein Ltd, PO Box 79176, London, NW4 9NH. You can also find a copy of Our complaints procedure at www.bensongoldstein.com.

b. Should You remain unhappy with Our service, You may refer Your complaint, within six months of the date of Our final response, to the Legal Ombudsman Service, by email: enquiries@legalombudsman.org.uk, by phone on 0300 555 0333 or post to Legal Ombudsman, PO Box 6806, Wolverhampton, WV1 9WJ. The Legal Ombudsman can investigate complaints up to six years from the date of the problem happening or within three years of when You found out about the problem.

c. Each party irrevocably agrees that any proceedings relating to any dispute or Claim(s) (including noncontractual disputes or claims) arising out of or in connection with the Agreement or its subject matter or formation instituted against You by BGL shall be brought in the appropriate Court of Your country of residence, which will either be the Courts of England and Wales, Scotland or Northern Ireland and shall be governed and construed by the applicable law for the appropriate jurisdiction. Any proceedings instituted against BGL by You shall be governed by and construed in accordance with English law and the parties irrevocably submit to the jurisdiction of the Courts of England and Wales.

d. We maintain professional indemnity insurance in accordance with the obligations set by the Solicitors Regulation Authority. Cover is in place with the insurer Travelers Insurance Company Limited. Further details of this insurance are available upon request to Us.

MODEL CANCELLATION FORM

RIGHT TO CANCEL

Cooling-Off Period: You have the right to cancel your Claim(s) free of charge within the 14 days following the date that you make this agreement with us, without giving any reason.

If you cancel your Claim(s) within the Cooling-Off Period, then you will owe Benson Goldstein Limited ("Benson Goldstein") nothing, unless your lender has approved a Compensation payment within this period. In this case, Benson Goldstein shall be entitled to charge you their Fee as outlined in the Terms of Engagement.

If you cancel the contract with us, you will be liable to pay a reasonable charge for the work that we have done on your case.

We will assess the appropriate fee based on the work done in your case at the point you choose to cancel.

Given the nature of the work you are instructing us to undertake, we expect that most of our work will take place within the first 3 months after you enter into the contract with us. To give you an indication of the potential termination charge, we expect that if you terminate this contract within the first three months, our reasonable fee for the amount of work we have undertaken may reach, but not exceed, 50% of the total fee that we would have received based on the claims we are instructed to make on your behalf (whether or not you are ultimately successful).

If you choose to terminate this agreement after 3 months following the date on which you enter into this contract with us, we expect that substantially all of the work may have been completed. To give you an indication of the potential termination charge, we expect that if you terminate this contract after three months, our reasonable fee for the amount of work we have undertaken may reach, but not exceed, 100% of the total fee that we would have received based on the claims we are instructed to make on your behalf (whether or not you are successful).

If you cancel your Claim(s) outside the Cooling-Off Period, our Fee will remain payable for any Compensation that has been approved by your lender up to the date of your cancellation.

Please refer to our Client Care Information Letter and Terms of Engagement for full details of our Fee. Copies of the Terms of Engagement can be requested by post or email (contact details are at the bottom of this Form).

Benson Goldstein Ltd, PO Box 79176, London, NW4 9NH. I hereby give notice of my intention to cancel my contract for the supply of services provided by Benson Goldstein as set out in the Terms of Engagement provided to me.	
Name of Claimant:	
Address of Claimant:	
Claim Reference(s): <i>(Please give the Claim Reference(s) of the Claim(s) you wish to cancel/terminate)</i>	
Signature of Claimant:	Date:

To exercise the right to cancel, you must inform Benson Goldstein of your decision to cancel your Claim(s) in a clear statement:

- **BY LETTER** or using this Form and returning either document to: Benson Goldstein Ltd, PO Box 79176, London, NW4 9NH
- **BY EMAIL:** motorfinanceclaims@bensongoldstein.com