

Row & Scott Limited

Terms of Business (Civil contentious & non-contentious)

INTRODUCTION

This document contains the standard terms of business and should be read in conjunction with the associated engagement letter(s) which will contain information about who will be working for you, the scope of work to be carried out and the basis of your fees. If there is any conflict between these terms and the engagement letter, the contents of the engagement letter will apply.

These terms of business cannot be varied without the written agreement of a Director.

Any reference in these terms to the "firm", "we", "us" or "our" means Row & Scott Limited and not to any individual Director or employee. The instructions you have given us create a contract for the provision of services to you. We have a duty to work for you with reasonable care and skill. Our advice and services are for your benefit only and may not be used or relied on by anyone else.

ABOUT OUR FIRM

Row & Scott Solicitors is the trading name of Row and Scott Limited, a private company limited by shares registration No. 07243112, authorised and regulated by the Solicitors Regulation Authority (SRA) reference number 542249. Our main office is at;

**98 West Road, Newcastle upon Tyne, NE4 9QB
DX 65180 Newcastle 4**

T: 0191-2739929

F: 0191-2723477

W: www.rowandscottssolicitors.co.uk

E: info@rowandscott.co.uk

VAT registration number: 393382526

We also have offices at;

**4 Church Street, Consett, County Durham DH8 5QA
Tel 01207-591810**

**2/4 Wellwood Street, Amble, Northumberland NE65 0EW
T:0191-2739929
F:0191-2723477**

We are subject to professional rules of conduct. The Rules can be viewed at www.sra.org.uk or by writing to; Solicitors Regulation Authority, The Cube, 199 Wharfside Street, Birmingham, B1 1RN. You can also contact them by calling the Solicitor's Regulation Authority's contact centre on 0370 606 2555, from 09.00 to 17.00, Monday to Friday.

MANAGEMENT OF YOUR CASE

Our engagement letter will inform you of the fee earner dealing with your matter, together with the name of the Director or person who has ultimate responsibility for the conduct of your case. If for any reason you are unable to contact the fee earner please feel free to speak with a member of our support staff who shall be pleased to take a message for you.

Your Responsibilities

In order that we are able to provide the level of service we strive to achieve, you must agree to the following:

- You will provide full and accurate instructions or information necessary for dealing with your case and we will rely on the information being true, correct and complete.
- You provide all documentation or information when requested in a timely manner throughout the conduct of the case.
- You will keep us informed about any significant changes in your circumstances.
- You will make all payments to us, when requested, for money on account in respect of our invoices, including disbursements, VAT or other relevant payment.

Our Responsibilities and Service Standards

We are committed to providing an efficient, high quality and cost effective service having regard to the requirements of your individual needs. In order to do this it is important that we agree in advance the nature of our relationship. This will include:

- Acting in your best interests at all times of the retainer, subject to the law and our professional obligations;
- Explanations and the provision of appropriate advice in relation to the aspects of the legal work we have been instructed to undertake, including relevant changes in the law;
- Communication of costs updates at relevant stages of the matter;
- Advice as to the likely timescale we expect the various stages of the transaction to take;
- Regular communication and updates at relevant stages of the matter. Please note however that it is our policy to treat postal communications, faxes and emails in the same way and these are normally processed on a priority basis and according to the date and time of receipt. It is our aim to respond to you as quickly as possible but, as you will appreciate, volumes of incoming correspondence do fluctuate and this can occasionally cause a delay in response.

Hours of Business

Our normal office hours are from 9:00 am to 5:00 pm Monday to Friday. In certain circumstances work may be carried out other than during usual office hours and appointments outside of those hours may be available.

Confidentiality

We keep information passed to us confidential and will not disclose it to third parties except as authorised by you or required by law. In certain circumstances the law requires us to disclose information relating to you (for example, payments of interest earned on a clients' account may have to be disclosed under the EU Savings Directive). If on your authority we are working with other professional advisers, we will assume that we may disclose any relevant aspect of your affairs to them. Sometimes we employ other people, or companies to undertake routine administrative work on our files, such as photocopying, billing etc. We will always seek a confidentiality agreement with any providers of such

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service. If you do not want us to do this with your file, please tell us as soon as possible. External firms or organisations may also conduct audit or quality checks on our practice. These external firms or organisations are required to maintain confidentiality in relation to your files.

It might be necessary for us to pass information and papers relating to your matter to our insurers as part of our insurance arrangements. You accept that by appointing us to act for you we are able to do this.

Where you provide us with fax or computer network addresses for sending material, we will assume, unless you tell us otherwise, that your arrangements are sufficiently secure and confidential to protect your interests.

The Internet is not secure and there are risks if you send sensitive information in this manner or you ask us to do so. Data we send by email is not routinely encrypted, so please tell us if you do not want us to use email as a form of communication with you or if you require data to be encrypted.

We will use our best endeavours to protect the integrity of our computer systems by screening for viruses on email sent or received. We expect you to do the same for your computer systems.

Conflicts

Under legal and professional rules we may have to stop acting for you if there is a conflict between your interests and those of another client, or between our interests and your interests. Subject to compliance with the professional rules that regulate our conduct as lawyers, we cannot be prevented or restricted by reason of our relationship with you from advising other clients, including clients whose interests might now or in the future be contrary to your own.

Referrals to Third Parties

During the conduct of your case we may recommend the use of another firm, professional agency or business and in such circumstances we will do so in good faith and always ensure we act in your best interests. Please note however that we will not be responsible or liable to you for any advice or assistance you may be given by any 3rd party firm, professional agency or business we recommend. You should also be aware that if the 3rd party firm, professional agency or business is not authorised and regulated by the Solicitors Regulation Authority (SRA) you will not be entitled to the protections of the SRA Code of Conduct, the SRA Indemnity Insurance Rules or the SRA Compensation Fund.

Referrals from Third Parties

Where we have entered into an agreement to pay a fee to a 3rd party for referring your case to us, any such fee will be payable by this firm and not by you and therefore will not affect the overall charges or expenses you have agreed to pay us for the work we will do for you. The referral agreement we have entered into with the 3rd party will in no way compromise our professional judgement or our independence in relation to the legal advice, assistance and/or representation we will give to you, and you are free to raise questions on all aspects of this matter. Information provided by you to us will not be disclosed to the 3rd party without your consent. In the unlikely event that a conflict of interest does arise we will notify you immediately and we may be obliged to cease acting for you.

FEES AND EXPENSES

At the outset of a matter we will agree the basis on which we will charge you, and the engagement letter will set out arrangements concerning our fees and expenses.

Hourly rates

Our fees are calculated mainly by the time spent on the matter and can also take into account the speed in which we are asked to carry out the work and its complexity. Please note additional costs over and above quoted hourly rates may be applicable for work undertaken outside normal office hours, or required to be carried out at short notice. The charges are broken down into units of 6 minutes with routine written communications and telephone calls charged at 1 unit each. These charges do not include VAT, which will be added to the bill at the prevailing rate at the time of the invoice, as opposed to at the time of any quote or estimate. We keep a detailed record of this time. Hourly rates are revised each year in January and may be subject to review at other times. We will tell you of any changes to our hourly rates.

Private Hourly Charging Rates:

- Directors £180.00
- Solicitors/Legal Executives/Paralegals:- £150.00

Fixed Fee and Advice Only work.

In some cases it may be possible to negotiate a fixed fee. This means that we will quote you a fee for the work we have agreed to do for you and we will not be able to charge you more than that amount without your agreement. Where this occurs, we will confirm in writing both the fixed fee and exactly what we will do for that fee.

In other cases we may be willing to act for you on an “**advice only**” basis. Where this is agreed we will confirm the fee and set out the scope of the work to be undertaken in our engagement letter.

Timescale and cost estimates

It is not always possible to tell at the outset how long a matter will take and what the overall cost is likely to be. If this is the case we will explain the reasons for this and give as much information as we are able, with regular updates as the matter progresses.

In all other cases we will provide an estimated time scale for the various aspects of your matter and an estimated total fee for the work you have instructed us to complete in our engagement letter. The estimated charges are based on the work which we have been instructed to undertake. If you ask us to undertake further work, additional charges will apply commensurate with the additional work to be carried out. We shall endeavour to provide an estimate of any additional charges at the appropriate time.

If you wish, we can set an upper limit on the costs which you may incur, which we shall not exceed without contacting you. You must specifically advise us of this, if this is what you require.

Payments on account

We will deliver interim invoices to you at agreed intervals, for the work carried out during the conduct of the case. It is essential that payment is made promptly. Money paid in advance will be credited to our client account and will be applied to pay disbursements, as they are incurred, and for payment of our bills.

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In the event that requests for payments on account are not met or an interim or final invoice remains outstanding, you will be charged interest on the bills at the rate payable on judgement debts from the date of the bill until payment of the sum due. Interest will be chargeable on a daily basis.

In addition we may be obliged to cease acting for you in this, and any other matter upon which you have instructed us and we may also retain any papers or documents relating to the matter(s), until payment has been made.

Should this matter not be carried through to completion, then a charge will be made in respect of the work which has been carried out in accordance with the applicable hourly rate. VAT is payable on that amount and you will also be billed for any disbursements or expenses incurred.

Expenses

All disbursements which we incur on your behalf will be payable by you in addition to our fees. A disbursement is an additional expense which is payable to a third party, such as; a Court fee, a Barristers fee, Land Registry fees and experts or agents charges, travel expenses and telegraphic transfer fees. We also charge for the cost of international telephone calls. Postage charges which arise during the normal conduct of your case for routine letters to you and third parties are included in our hourly rate. However we may charge separately for items sent abroad, those sent by special delivery or for larger items (e.g. packages or parcels). We may also charge you for photocopying, scanning and creating certain documents at a rate of £0.20 for each black and white page and £0.50 per copy for colour, or at cost price if outsourced.

Other than nominal expenses, we will request you to place us in funds before any disbursements are incurred.

Methods of Payment

Payment can be by way of cheque or cash (cash payments limited to £500). We are able to offer the facility for payment by debit or credit card, however please note that if payment is by credit card there will be a service charge payable which is levied by the banks. You will be advised at the time of payment what the service charge will be.

Limited companies

When acting for a limited company we may require a Director and/or controlling shareholder to give a personal guarantee to us in respect of our charges and expenses, if this is refused we will be entitled to stop acting, require immediate payment of all charges and expenses owing and continue work only when the company pays to us sufficient funds on account of our costs and disbursements or expenses to cover reasonably foreseeable future work.

Contested matters – other parties charges

We will discuss with you whether your charges and expenses might be paid by another person. Even if you are successful, the other party is very unlikely to be ordered to pay all your costs and expenses, usually it will be only a proportion and you will have to pay the balance of our charges and expenses. In "small claims" cases you will not recover more than a nominal amount and in Employment Tribunal cases or in any claim where your opponent has public funding, you may recover nothing at all.

If you are successful and the court orders the other party to pay some or all of our charges and expenses, interest may be claimed

on them from the other party from the date of the court order. We will account to you for such interest to the extent that you have paid our charges or expenses on account, but we are entitled to the rest of that interest.

You will also be responsible for payment of the charges and expenses of seeking to recover any charges and expenses the court orders the other party to pay.

In some circumstances, the court may order you to pay the other party's legal charges and expenses; for example if you lose the case or lose on certain issues. In addition, the court has the power to assess costs and make orders for immediate payment during the course of a case. Such summary assessment may take place following any hearing, and will usually be made against the losing party at that hearing.

You should also be aware that the Civil Courts encourage alternative dispute resolution (ADR) and if you were to unreasonably reject your matter being referred to ADR and court proceedings ensue then you may be ordered to pay both your own costs and those of your opponent if the court took the view that you have unreasonably rejected ADR. Furthermore, if you have instituted proceedings and then subsequently withdraw from them, or reject a reasonable offer of settlement then again you could be made responsible for your own costs and those of your opponent.

Any money ordered or assessed by the court to be paid will in these circumstances be a liability payable by you in addition to our charges and expenses and in the case of summary assessment costs, within 14 days of making of the order. We will discuss with you whether our charges and expenses and your liability for another party's charges and expenses may be covered by insurance, and, if not, whether it would be advisable for you to have insurance to meet the other party's charges and expenses.

You remain responsible for our charges, even if a third party has agreed to pay your legal costs and regardless of any Costs Order made by a Court or against an opponent (if any).

Alternative methods of funding your case

We will discuss with you at the outset whether you have an alternative way of paying our costs where you are, or might be, involved in a dispute.

Public Funding

If you are eligible for "Legal Aid" we will discuss this possibility with you. Please note however that Legal Aid is not generally available for Civil Litigation cases (with certain exceptions).

Legal Expenses Insurance

Please check to see whether you already have a policy in existence which may provide cover for your own legal fees and expenses, and perhaps those of your opponent in the event that you lose your case or the court orders you to pay some or all of your opponent's costs. Insurance cover may be available through either a motor vehicle policy or a home contents policy in either your name or in the name of your wife/husband or partner.

In certain circumstances the insurance company may suggest that you use one of their panel firm's of solicitors and if this is the case you should let us know immediately. We will discuss with you

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whether to seek their approval for this firm to act on your behalf under the terms of the policy.

If you advise us that you do not have an existing policy for legal expenses insurance we will proceed on that basis in which case we may advise you that you should take out an "After the Event" (ATE) insurance policy to cover the costs and expenses associated with your claim. You will be responsible for the premium payable in relation to this policy.

Funding by another body

Your employer or trade union could be responsible for your costs and if you think this is the case you should tell us immediately. If another body does pay your costs then, with your consent, we may have to tell that body about your dispute.

Client Satisfaction

We are committed to providing high quality legal advice and client care. If you are unhappy about any aspect of the service you have received or about the bill, please take advantage of our review procedure and refer the matter to the fee earner. Their first step will be to fully discuss with you the matter which is troubling you or causing you concern. He or she will attempt to deal with your concerns and provide you with a full explanation of the position within an agreed timescale. We hope you never have to make use of our review procedure but please be aware of its existence as it is intended to be of assistance to you and is an important part of our service.

If you remain unhappy, please contact our designated complaints person, Peter Docherty, at our Newcastle office. He is responsible for dealing with complaints and will be happy to discuss the matter with you. At any stage you may request a copy of our Complaints Procedure. We will investigate your complaint promptly and carefully and do what we reasonably can to resolve the difficulties. In the unusual event that we are unable to resolve the matter to your satisfaction you may take the matter up with the Legal Ombudsman.

Normally, you will need to bring a complaint to the Legal Ombudsman within six months of receiving a final written response from us about your complaint or within six years of the act or omission about which you are complaining occurring (or if outside of this period, within three years of when you should reasonably have been aware of it).

The contact details for the Legal Ombudsman are:-

Address: PO Box 6806, Wolverhampton, WV1 9WJ
Tel No: 0300 555 0333
Website: www.legalombudsman.org.uk
Email: enquiries@legalombudsman.org.uk

Some clients may not have the right to complain to the Legal Ombudsman, for example:

- most businesses (unless they are defined as micro enterprises)
- charities or clubs with an annual income of more £1m, or
- trustees of a trust with asset value of more than £1m

Further details concerning who is entitled to complain appear in our complaints handling procedure and on the Legal Ombudsman website.

Where you believe that an invoice has been issued that is either unfair or incorrect you are entitled to make a complaint. We will always seek to rectify such an issue to your reasonable satisfaction. Where this cannot be achieved you may be entitled to object to the invoice by making a complaint to the Legal Ombudsman and/or by applying to the Court for an assessment of the bill under Part III of the Solicitors Act 1974. However, if all or part of the bill remains unpaid the firm may be entitled to charge interest.

If we entered into a contract for the provision of services with you online you may be entitled to use the EU Online Dispute Resolution (ODR) Platform at: <http://ec.europa.eu/odr> to assist in resolving matters. The Platform will direct you to various Alternative Dispute Resolution (ADR) specialists who are competent to deal with complaints about legal service [e.g. www.small-claims-mediation.co.uk] however we should point out that this firm does not ordinarily use such schemes and relies upon the services of the Legal Ombudsman to resolve such matters.

ANTI MONEY LAUNDERING

The Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007, which aim to prevent money laundering and counter-terrorist financing, require us to conduct customer due diligence (CDD) when we act in connection with certain types of financial business. Where appropriate we will request all necessary information about your financial status, the nature and purpose of the transaction and the source of funds to be used. We will advise you in our engagement letter if we need to see and retain a photocopy of your Passport, a Photo Driving Licence, National Identity Card (or similar document) as evidence of your identity together with a recent utility or council tax bill (or similar type of document) as additional evidence of your address. Only original documents are acceptable and where these are not available we will discuss with you alternative methods of certification.

In certain circumstances external agencies may be used to assist with CDD and you may be charged the expenses associated with such checks, although we will notify you if that is the case.

We are obliged by law to report to the National Crime Agency (NCA) any evidence or suspicion of money laundering or involvement in the proceeds of a crime in relation to your instructions. The law prohibits us from notifying you that a report has been made and we may be prevented from continuing with the transaction until permission has been obtained from NCA.

Unless special arrangements have been agreed with us in writing and subject always to our absolute discretion, our Money Laundering policy states that we will not accept cash payments to the value of more than £500.00 in full or partial settlement of our invoices or accept cash payments in excess of £500.00 into our client account.

FINANCIAL SERVICES AND INSURANCE MEDIATION

We are not authorised by the Financial Conduct Authority (FCA). However the Law Society of England and Wales is a designated professional body under Part XX of the Financial Services and Markets Act 2000, which means that we may carry on certain regulated activities without being regulated by the Financial Conduct Authority, as long as such activities are closely linked with or arise out of legal services provided to you.

The Law Society is the designated professional body for the purposes of the Financial Services and Markets Act 2000, however

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responsibility for regulation has been delegated to the Solicitors Regulation Authority (the independent regulatory body of the Law Society), and responsibility for handling complaints has been delegated to the Legal Ombudsman (LeO).

Although we are not authorised by the Financial Conduct Authority we are included on the register maintained by the Financial Conduct Authority so that we can carry on insurance mediation activity, which is broadly the advising on, selling and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by Solicitors Regulation Authority. The register can be accessed via the Financial Conduct Authority website at: www.fca.org.uk

DATA PROTECTION

We use the information you provide primarily for the provision of legal services to you and for related purposes including, updating and enhancing client records in order to help us manage our practice, statutory returns and legal and regulatory compliance.

We comply with the Data Protection Act 1988 and our duty of confidentiality, however please note that our work for you may require us to disclose information to third parties such as expert witnesses and other professional advisors. We may from time to time send you information which we think might be of interest to you. If you do not wish to receive that information please notify our office in writing.

Under the Data Protection Act 1998 individuals have a right to access information we retain, including a description of data held. We may charge you a fee of £10 for providing this information. If you have any queries concerning data protection and compliance please contact us.

PAPERS HELD BY US

When a matter has been completed and all fees paid, we will return to you, at your request, any documents you have provided in connection with that matter and any other papers to which you are entitled. We cannot promise to retain files for a specific period of time, but will generally keep them for at least six years, and reserve the right to dispose of them after that time.

We may be required to disclose documents or to give information orally or in writing about a matter or your affairs, under a court order, notice or demand served by a body or person with the authority to make us do so. If any documents or information are subject to legal professional privilege (and thus confidential), we will let you know and tell you that you have the opportunity to waive privilege. If you decide not to waive privilege and this is challenged, you must pay us the costs we incur in preserving privilege for you.

We retain all copyright in relation to any documents produced by us whilst acting on your behalf, unless otherwise agreed. If a third party has prepared documents for you on our instructions, and you own the copyright in or have a licence to use these documents, we may store the documents in any format for future reference by our lawyers.

Original documents such as Wills and Deeds may be deposited with us for safekeeping. We do not usually make a charge for this service. We will not destroy or release those documents without your express authority.

We will not charge for retrieving papers or documents from storage in relation to continuing or new instructions for us to act on your behalf, however, in other circumstances we may make a charge based on time spent producing stored papers or documents to you or to another at your request. We may also charge for reviewing papers in order to comply with your instructions on storage or for other purposes.

LIMITED LIABILITY

In accordance with the SRA Indemnity Rules 2011 we maintain professional indemnity insurance with Qualifying Insurers. Details of our insurers and the scope of cover can be obtained from our office (see above).

Our liability to you for breach of your instructions shall be limited to £3,000,000.00, unless we expressly state a higher amount in the letter accompanying these terms of business.

There is no contract between you and any individual employee or consultant of the firm. Any advice given to you, or any other work done for you, by one of our employees or consultants is given or done by that person on our behalf and not in his or her individual capacity. No such person assumes any personal responsibility to you for the advice or work.

You agree that if, as a matter of law, any of our employees or consultants would otherwise owe you a duty of care that duty is excluded from our contract with you. You agree that you will not bring any claim against any of our employees or consultants for any matter arising from the services provided to you. Accordingly, any claim you wish to make can only be made against the Director and not any employee or consultant of the firm.

You also agree that in the services we will provide to you, including in particular those described in any engagement letter we send you at the start of a matter, our total liability at law to you for losses will not exceed any amount stated above or referred to in the engagement letter. Also excluded is any consequential or indirect loss, whether or not it might have been foreseeable at the start of the matter.

If we are acting for more than one person, the limit of liability will have to be allocated among you. If the engagement letter does not expressly set out each person's share, that allocation will be a matter entirely for you. If for whatever reason you do not agree on an allocation, then you agree not to dispute the limit of liability on the grounds that no such allocation was agreed.

Our liability to you will also be limited to that proportion of the loss or damage (including interest and costs) that you have suffered and that a court has ordered against us after taking account of how far any other person responsible or liable to you for the loss or damage has contributed to it. In assessing anyone else's contribution, we will ignore any limit imposed on their liability by any agreement made before the loss or damage occurred.

The limitations and exclusions on liability in this section will not apply to any liability for death or personal injury caused by our negligence or for any other liability that cannot lawfully be excluded or limited.

TERMINATION OF INSTRUCTIONS

You may terminate this agreement and your instruction to us in

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writing at any time. You will be responsible for any fees and expenses arising from our ceasing to act for you or the transfer of the work to another adviser of your choice. We may keep all your papers and documents while there is still money owed to us for fees and expenses.

Once instructed, we will normally continue to act for you until the matter is concluded. If circumstances arise where it is appropriate for us to end this agreement, we will do so only where reasonable written notice to your last known address is given and for good reason. For example if:

- Any bill remains unpaid 21 days after its delivery;
- You fail to pay to us any payment on account of costs and/or disbursements within 21 days of it being requested from you, or a lesser period if the circumstances make this reasonable;
- You fail without good reason for more than one month to give us instructions;;
- We reasonably consider that the basis of trust and/or confidence necessary between Solicitor and client has broken down.

You will remain responsible for our fees and expenses up to the date your instructions end.

The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013:

If you are a private fee paying client (your matter is not publicly funded) and we have not met you either in person (because, for example, instructions and signing of the contract documentation is taking place by telephone/mail, email or online, which is a "distance" contract) or we have taken instructions and a contract has been concluded away from our business premises (because, for example, we have met with you at home, hospital or police station, which is an "off premises" contract), you have the right to cancel this contract within 14 calendar days of entering into the contract, without giving any reason. The cancellation period will expire after 14 calendar days from the day of the conclusion of the contract.

To exercise your right to cancel, you must inform us of your decision to cancel this contract by a clear statement (e.g. a letter sent by post, fax or email). To meet the cancellation deadline, you must send your communication concerning your exercise of the right to cancel before the cancellation period has expired.

Should you require the work to be commenced within the 14 calendar day cancellation period, you must provide your agreement to that in writing, by email, post or fax. Unless you do so we will not be able to commence work until after the period has expired. By signing and returning our terms and conditions of business and/or engagement letter you are providing your agreement in writing to enable us to commence work within the 14 calendar day cancellation period. Where you have provided your consent for work to commence within the 14 calendar day cancellation period and you later exercise your right to cancel, you will be liable for any costs, VAT and disbursements incurred up to the point of cancellation. If the service has been provided within the cancellation period, you will lose your right to cancel the contract.

CLIENT MONEY, INTEREST AND ACCOUNTING TO YOU

In the course of dealing with a client's affairs, we will hold money on a client's behalf, received from either you or a third party

(perhaps a Bank or Building Society). For our clients' protection all client money is kept in a client account that is separate from the firm's own monies. Occasionally and at our discretion those monies may be held in separate designated deposit accounts.

Any account we utilise will comply with the requirements under the SRA Accounts Rules 2011 (SAR). Currently we deposit moneys at our discretion with Barclays Bank PLC, We do not deposit monies with any bank registered offshore.

In the event of any bank with which we deposit money failing to repay money it holds this firm will not be liable for that loss. However you may be protected under the Financial Services Compensation Scheme (FSCS) subject to its limits (currently £75,000 for each person). The FSCS limit applies to the individual client, and so if a client holds other personal monies in the same bank as this firm the limit applies to all funds held in the client name. Please be aware that some institutions have several brands, (i.e. where the same institution is trading under different names.) You should check either with your bank, the FCA or a financial adviser for more information.

When considering whether to pay interest on funds we hold on your behalf we have adopted a policy which ensures you are treated fairly and in accordance with the SRA Accounts Rules 2011. Any money received from you or on your behalf will normally be held in our general client account. You agree that you will not be paid interest on the amount we hold unless the accumulated interest exceeds the sum of £20.00 (subject to certain conditions – details of which are available in our Interest Policy, a copy of which is available on request). The rate of interest will not be a commercial rate of interest as the payable rates on solicitors' client accounts are generally low. The rate payable will be the Bank of England base rate, or the actual rate of interest on our general client account, whichever is the lower. If, and at our discretion, monies are paid in to a separate designated deposit account in your name, we will account to you for all interest accrued during the period retained.

Please note that from 6 April 2016 all banks and building societies will pay interest to us on our general client account, or on any deposit account we open in your name, 'gross'. This means they will not automatically take 20% in income tax from the interest earned on these accounts. Therefore when we pay interest to you this will also be paid 'gross'. Where you owe tax on interest you receive you be required to settle this directly with HM Revenue & Customs (HMRC). For more information, for example, what to do if you've more than £1,000 of interest, go to: www.gov.uk/hmrc/savingsallowance.

If we are holding any of your monies at the end of a matter we will send them to you. This will generally be in the form of a cheque. If you do not present the cheque for clearing within six months of the date we send it to you, we will cancel the cheque. We will advise you of this in writing and arrange to re-issue. If a further six months elapses and the subsequent cheque has not been presented for clearing and we do not receive, or are unable to obtain, instructions from you on what to do with the monies; if the amount is £500 or less we will consider whether it is appropriate to give the sum held to a registered charity of our choice. In most cases we will seek an indemnity from the charity. If the amount is more than this, we will discuss with the Solicitors Regulation Authority what to do with the monies.

Where you have failed to present a cheque issued to you by

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us, without good reason, you will be responsible for any administrative charges which are levied against this firm by our bank for cancelling the cheque. The amount(s) charged by our bank will be deducted from the sum payable to you.

If we receive any commission relating to your matters, we will tell you the amount or basis of calculation. We will account to you in full and as soon as is reasonably practicable with the full amount of commission, which we have received.

If you are borrowing money from a lender in a property transaction we usually try to arrange for receipt by us of the loan cheque 4 days before the date of completion. If the money is telegraphed we will request its receipt the day before completion. This will ensure we have the funds in time to clear before completion. You need to be aware that the lender will probably charge interest from the date of issue of their cheque or the telegraphic transfer.

DIVERSITY AND EQUALITY

Our firm is committed to promoting equality and diversity in all of its dealings with clients, third parties and employees, and adopts an Equality and Diversity Policy, a copy of which is available on request. If you have any specific requirements which may affect the way in which we provide our services to you please discuss these with us.

APPLICABLE LAW

Our relationship with you will be governed by English law and will be subject to the exclusive jurisdiction of the English courts.

However, we may bring legal proceedings in any other jurisdiction, including the jurisdiction where you are domiciled or based, to recover fees or other sums payable to us.

RIGHTS OF THIRD PARTIES

For the purpose of the Contracts (Rights of Third Parties) Act 1999, we agree that no term of this agreement with you is enforceable by a third party, except that the partners, consultants and employees of the firm may enforce the limitations and exclusions in the section above headed: "LIMITED LIABILITY".

AGREEMENT

Unless otherwise agreed, and subject to the then applicable charge rates, these Terms and Conditions of Business will apply to any future instructions given by you to us.

As confirmation that you would like us to proceed on this basis, please print, sign and date a copy of these terms of business and return it to us with a signed copy of the client engagement letter. Subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 (see above) your continuing instructions will however amount to acceptance of these terms and conditions of business and the basis upon which we will act for you.

Please note that you will be written to under separate cover in relation to our specific advice, the steps we will take in relation to your matter and the findings of your matter.

I confirm that I have read and understood, and I accept these Terms of Business

.....
Your signature

Dated:

.....
Your signature

Ref: