

## Summary

### About Us / What We Do

Get Claims Advice Ltd is a Claims Management Company (CMC) with a focus on financial mis-selling and financial irregularities. We help reclaim Mis-sold Pensions, Investments and Mortgages.

### What Happens Next

- We conduct an initial assessment of your claim that we undertake;
- You would then be sent our client pack to sign and return. Including full T&C's, Letter of Authority and Copy of Initial Assessment.
- Once receiving the client pack, we would write off to your providers collecting any outstanding information;
- Once we have received the information, we will then assess this and let you know our findings.
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Typical approaches we may consider taking are as follows:

- if we believe that you were wrongly advised/mis-sold a product, we will submit a letter of claim to your provider or financial adviser;
- where the claim is rejected, we may submit it to the Financial Ombudsman Service (FOS) for consideration if we believe this is the best course of action; we will assess this and advise you of this submission before we go ahead with it; or
- if your provider or financial adviser no longer exists, we will seek to submit the Claim to the Financial Services Compensation Scheme (FSCS) or to the firm's professional indemnity insurer.

### How We Keep You Updated

We will keep you updated throughout the entire claim process, by email, text and letter. If you would like to check the progress of your claim you can contact our team by any of the following methods:

- **Email** [help@getclaimsadvice.co.uk](mailto:help@getclaimsadvice.co.uk)
- **Phone** 01204 205061
- **Post** Get Claims Advice Ltd, 44 – 46 Lower Bridgeman Street, Bolton, BL2 1DG

### Success Fee

We charge you for the services we provide, which are 24% inc. VAT of the gross compensation that is offered to you. Full details can be found in our T&C's. Some examples of how the fees are calculated are set out below:

#### Example 1:

If you receive an offer of compensation of £1,000 and we recommend that you reject this offer, but you decide to accept the offer, we will charge £240 inc VAT.

#### Example 2:

If you receive an offer of compensation of £3,000 and we recommend that you accept that offer and you agree to accept the offer, we will charge you £720 inc VAT.

#### Example 3:

If you receive an offer of compensation of £10,000 and we recommend that you accept it and you disagree and reject the offer, you will not receive the compensation and we will charge you £2,400 inc VAT.

You should be aware that compensation means financial benefit which you receive as a result of the Services, whether this is attributed to any pension fund that you have or otherwise paid to you in cash. If you receive compensation directly back into your policy our fee will still be due. You should only use any compensation you receive in a way that is consistent with the cause of your Claim.

### Cancellation

If you cancel within 14 days of entering into the contract, you may be able to cancel without charge; at other times, we may need to charge you for cancelling the contract, or otherwise still receive a Success Fee payment out of compensation you receive in future in respect of your claim. Please see T&C's for full details.

### Complaints

Should you have a complaint you can contact us by any of the following methods: Post: You can write to us at the following address: Head of Complaints, Get Claims Advice Ltd, 44 – 46 Lower Bridgeman Street, Bolton, BL2 1DG. Email: You can email us at: [luke@getclaimsadvice.co.uk](mailto:luke@getclaimsadvice.co.uk) Phone: You can tell us about your complaint by calling: 01204 205061 We will acknowledge your complaint within 5 business days. We will try to resolve your complaint within 4 weeks. If we cannot resolve the matter within 4 weeks, we will give you a satisfactory explanation regarding the extra time required. Within 8 weeks of receiving a complaint we will send you a final response which will adequately address the complaint. If you are not satisfied with our final response, then please refer to our full complaints procedure which can be found on [www.getclaimsadvice.co.uk](http://www.getclaimsadvice.co.uk) or can be supplied on request. If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to the Financial Ombudsman service you can contact them by any of the following methods: Post: Financial Ombudsman, Exchange Tower, Harbour Exchange, London, E14 9SR Phone: 0800 023 4567 Online: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) Please note Any complaint must be referred to the Financial Ombudsman service within 6 months of the date of our written final response.

### Need to Know

You can do the claim yourself directly to the adviser or pension company for no charge. You can also approach the Financial Ombudsman Service and Financial Services Compensation Scheme for free if you wish for them to review your case, providing you have approached the adviser or pension provider first, and it falls within their remit.