

Summary Information

What you need to do

- Please **READ** and **RETAIN THIS DOCUMENT**, including the **TERMS OF BUSSINES (TOB)**
- Complete the **LOA**.
- Where applicable, liaise with Harvard Claims (HC) or your Bank to assist with the investigation of your Claim(s) in a timely manner.
- For each successful Claim(s), pay our Fee(s) for the Claims Services supplied, as outlined below.

What you need to do

- Using the information, we collect from you through our conversations with you, we will look to substantiate your Claim(s) and submit it to your Bank and you will be notified accordingly.
- Once your Bank acknowledges your Claim(s), we will provide you with an update and your Bank will have eight weeks to review and investigate your Claim(s).
- Your Bank may contact us for further information, which we will provide to them where the information is available to us, otherwise we will be in touch to explain what is required.
- At the end of the eight weeks, your Bank should provide us with a Final Decision. In the event that they exceed this time frame and fail to provide the response we will chase them accordingly and update you.
- On receipt of the Final Decision, we will check that the Bank has considered all complaint points raised.
- For each successful Claim(s), our Fee(s) of 30%, inclusive of VAT, will be payable as per the TOB included in this application pack.
- For a defended Claim(s), your Bank should offer you the right to refer your Complaint(s) to the Financial Ombudsman Service (FOS), which we can process for you, with your Instruction.
- For a Claim(s) where the Bank has exceeded the eight week time frame or fails to make a reasonable offer of Compensation we can refer your Complaint(s) to the FOS, with your Instruction.
- We will keep you updated throughout the process detailed above, via your preferred method of contact.

Our Fee

The following examples should not be taken as an estimate of what you may receive:

Example of he compensation sum:	Customer would pay a fee:	The customer would receive:
£1000	£300	£700
£3000	£900	£2100
£10 000	£3000	£7000

How can you cancel: You have the right to cancel any Agreement(s) free of charge within 14 days of Harvard Claims receiving your initial signed Letter of Authority. After 14 days, you have the right to terminate your Agreement(s). However, Harvard Claims may issue a Termination Charge(s) which will be reasonable and proportionate to the work done and the costs incurred by Harvard Claims up to the point of termination. Please refer to the TOB and LOA for an outline of our Termination Charges.

Additional information about CMC, Compensation scheme and Financial Ombudsman Service: You do not need to use a claims management company to make your Complaint to your Lender, Bank or other Compensation Scheme, such as the Financial Services Compensation Scheme (FSCS), and if your Complaint is not successful you can refer it to the Financial Ombudsman Service (FOS) yourself for free