

In defining what a claim is for the purposes of this clause, all claims against us arising from one act or omission, one series of related acts or omissions, the same act or omission in a series of related matters or transactions, similar acts, or omissions in a series of related matters or transactions, and all claims against us arising from one matter or transaction, shall be regarded as one claim.

Proportionate liability

Subject to the qualification set out below, if we are jointly, or jointly and severally, liable to you with any other party we shall only be liable to pay you the proportion of your losses which is found to be fairly and reasonably due to our fault. We shall not be liable to pay you the proportion which is fairly and reasonably due to the fault of another party.

Effect of limitation or exclusion of liability you agree with another person

We could be affected by any limitation, exclusion, or liability which you agree with another of your advisers or any other third party in connection with a matter on which we are acting for you. This is because such a limitation or exclusion of liability might also operate to limit the amount which we could recover from that other person, for example by way of contribution. Subject to the qualification set out below, you agree that we shall not be liable to you for any increased amount thereby payable by us, or for any amount which we would have been entitled to recover from another of your advisers or other third party by way of indemnity, contribution or otherwise, but are unable to recover because of that limitation or exclusion of liability.

Qualification to limitation of liability

Nothing in these Terms of Business excludes or restricts:

- Liability below the minimum level of cover required by the SRA Indemnity Insurance Rules from time to time. The amount of such minimum level of cover as at August 2012 was £3 million for an LLP or limited company;
- Liability for death or personal injury caused by breach of duty;
- Liability for losses caused by the fraud, dishonesty, wilful default, or reckless disregard of professional obligations committed by any partner or member of staff within the course of practice or from liabilities which cannot be limited or excluded by law or by rules of professional conduct in force from time to time;

We believe the limitations on our liability we have set out are reasonable, having regard to the likely level of the loss we would cause to you, if we incur a liability to you, and the availability and cost of professional indemnity insurance and possible changes in its availability and cost in the future. But should you consider them inappropriate we invite you to discuss the limits with us and we will then investigate the options with you, including the option of providing further cover at additional cost.

Severance

Each of the limitations set out above constitutes a separate and independent limitation so that if one or more are held to be invalid for any reason or to any extent whatever or does not accord with any professional obligation, then the remaining limitations or the limitations as varied shall be valid to the extent they are not held to be invalid or incompatible with any professional obligation.

Who Regulates us?

The Solicitors Regulation Authority regulate us. The professional rules relating to solicitors' firms, including the Code of Conduct, can be accessed on the website of the Solicitors Regulation Authority at www.sra.org.uk/code-of-conduct.page

Under an exemption from direct authorisation from the FCA, we are permitted to advise on and arrange non-investment insurance policies, specifically After The Event (ATE) Insurance for which we offer a product from a single Insurer. We only recommend insurance cover provided by companies with whom we have made contractual arrangements. We do not conduct an analysis of the insurance market.

Our firm holds professional indemnity insurance and, should you so request, we will provide you with the name and contact details of our professional indemnity insurer, and details of the territorial coverage of the insurance.

What does our Service Cost?

As our Client, you are responsible for our charges, and they form part of your claim against the other party. To ensure that you are protected in respect of costs, we have discussed and agreed with you the best method of funding these charges, and the method by which your legal costs are being funded is confirmed in our covering letter to you.

At this stage, we believe that your claim has good prospects of succeeding. However, if we become concerned at any stage that your claim might not succeed, we will contact you straight away.

Complaints

In any circumstance where we do seek payment of our charges from you, you are entitled to make a complaint to us about the firm's bill, in accordance with our complaints procedure. There may also be a right to object the bill by making a complaint to the Legal Ombudsman, and/or by applying to the court for an assessment of it under Part III of the Solicitors Act 1974. Please note that the Legal Ombudsman may not consider a complaint about the bill if you have applied to the court for assessment of the bill.

Claims often involve time limits, particularly once legal proceedings are commenced, and there is a limitation period in place which provides a deadline by which your claim must be pursued. Your co-operation at all times will help to ensure your claim is progressed without delay. Failure to respond to our requests for co-operation and information may result in us ceasing to act on your behalf.

Subject to your cancellation rights, if you instruct other solicitors in relation to the matter in which we are acting for you, at any time after we have commenced work on your file and before, then we have the right to keep all of your papers unless you pay all our charges and expenses due at that time or another solicitor working for you undertakes to pay us what we are owed.

Aiker Legal aims to deliver a first-class service every time. We realise however that things can sometimes go wrong and we welcome complaints as an opportunity to improve our service. If something is wrong, we will do our best to put it right. If you do need to make a formal complaint about our service, we invite you to contact us as outlined below and we will acknowledge your complaint and confirm how it will be dealt with.

Telephone: **0203 004 6549**

Email: MatthewR@aikerlegal.org

By Post: Matthew Reynard, Aiker Legal Limited, 4 Edison Court, Ellice Way, Wrexham Technology Park, Wrexham, Wales LL13 7YT

If you are not satisfied with our handling of your complaint, you can ask the Legal Ombudsman to consider your complaint. There are time limits for submitting a complaint to the Legal Ombudsman. Where you have not followed our complaints procedure, you must submit your complaint to the Legal Ombudsman within:

- Six years from the date of the act/omission; or
- Three years from the date which you should have known you have a complaint to pursue.

The Legal Ombudsman will not however accept complaints where the act / omission or date of awareness was before 6th October 2010.

Where you have followed our complaints procedure, the time limit for pursuing a complaint to the Legal Ombudsman is no later than six months from the date on which you received a definitive response to your complaint from this firm, or from the last day of the eight-week period, whichever is the earlier.

There are exceptions to the eight week and six months rules. For information relating to those exceptions, please refer to the scheme rules on the Legal Ombudsman's website.

Legal Ombudsman contact details:

Post The Legal Ombudsman, P.O. Box 6167, Slough SL1 0EH
Telephone 0300 555 0333
Website www.legalombudsman.org.uk

Financial Services

Sometimes litigation work involves investments. We are not authorised for providing investment advice and so may refer you to someone who is authorised to provide any necessary advice. However, we can provide certain limited services in relation to investments provided they are closely linked with the legal services we are providing to you as we are regulated by the Solicitors Regulation Authority.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 0207892 7300 or by visiting www.fscs.org.uk

Money Laundering Regulations 2007 & Proceeds of Crime Act 2002

As a law firm, we are subject to Money Laundering Regulations, The Proceeds of Crime Act, and the Terrorism Act and as such we are under certain duties to report suspicious circumstances to the authorities. The law requires solicitors to obtain satisfactory evidence of the identity of their clients and we may do this in several ways including using computer software or arranging for your identity to be checked in person. Please note that it is not our policy to make settlement cheques payable to anyone other than yourself as our client, regardless of whether you provide written authority.

Data Protection Privacy Notice

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; analysis to help us manage our practice; statutory returns and legal and regulatory compliance. We have a specific obligation to conduct PEPs and sanctions checks for all clients. This is done digitally using your name, basic contact information and date of birth via our digital partner 'Valid8'.

We will disclose personal data and identity information to our partner Valid8 IP Ltd for the provision of soft searches to conduct PEPs and sanctions checks with no impact on your credit score. You can request a copy of Valid8 IP's *privacy policy* by writing to them at Suite 3 Foundation, 2 George Street, Altrincham WA14 1SG, via email to DP@valid8.cloud or visiting their website at www.valid8.co.uk/privacy

Our use of that information is subject to your instructions, the General Data Protection Regulation 2018, and our duty of confidentiality. Please note that our work for you may require us to give information to third parties such as expert witnesses and other professional advisers. You have a right of access under data protection legislation to the personal data that we hold about you.

The firm's Data Protection Officer can be contacted as follows:

Telephone: 0203 004 6549

Email: MatthewR@aikerlegal.org

By Post: Matthew Reynard, Aiker Legal Limited, 4 Edison Court, Ellice Way, Wrexham Technology Park,
Wrexham, Wales LL13 7YT

Please contact us if you would like a copy of our full Privacy Statement.

Confidentiality

The company who introduced your case to us may also wish to conduct regular checks to ensure that we are providing a high standard of service to you as their customer. This could mean that your file is selected for checking. All reviews are conducted in the strictest of confidence but please do advise us if you would prefer your file not to be audited.

If we are acting for you under a Legal Expenses Insurance Policy, we may from time to time be required to report to your Insurer regarding developments and costs in accordance with the terms of your policy with them.

We may also be required to provide case progress updates and details of your settlement onto the company who introduced you to us.

Unless you indicate otherwise, we shall assume that you consent to your file being audited if selected and that you are happy for us to provide updates to your referrer.

Equality and Diversity

Aiker Legal is committed to promoting equality and diversity in all its dealings with Clients, third parties and employees. Please contact us if you would like a copy of our Equality and Diversity policy.

Legal Costs Explained

Although we have explained to you how our fees are dealt with, we are still obliged by the rules that govern us to confirm to you what our likely charges will be. Our charges are based on whether you win your claim or not. If you win your claim, you pay our charges calculated as a percentage of the compensation, we recover for you. For example, if you recover £10,000 in compensation and the percentage, we have agreed in your non-contentious business agreement is 20% plus VAT, then you will pay us a fee of £2400 including VAT.

If you end the agreement or we end it because you have not kept to your responsibilities, or you, die we become entitled to charges calculated on a different basis. Our charges are based on the time we spend dealing with your claim, and this includes reading and working on correspondence, emails, telephone calls and any meetings with you. The complexity of your case will also affect the time spent on it. Our charging rate is **£250.00** per hour. This is a rate which applies whichever grade of fee earner, whether a qualified solicitor or not, works upon your case. It is a blended rate, which reflects the fact that unqualified staff are often charged out at lower rates and senior solicitors are charged out at higher rates. You agree that you approve this rate.

You are of course free to "shop around" for alternative solicitors who might charge you a lower percentage rate, or hourly rates.

Our charges are reviewed annually and may be increased from time to time. We will let you know if there is any change during the time that we are dealing with your claim.

We will also incur disbursements which are fees that we have to pay to other parties or expenses.

We will require you to pay for your disbursements in advance. If your case is lost, you would then not recover these items of expenditure.

VAT

Under current HM Revenue & Customs Regulations, if you are a company, business or individual who is registered for VAT, you are responsible for any VAT on your legal costs. This is not recoverable from the person at fault, and we will submit to you a VAT account. Please note that VAT will also not be recovered from the person at fault in relation to repair costs, hire charges, etc. incurred by you. If, however you are not registered for VAT then it will be reclaimed from the person at fault or their insurers on your behalf.

Fees and Commissions

We do not pay nor receive any fee or commission in respect of your claim. As a firm of solicitors, we have a professional duty to always act in your best interest and give you independent advice. There is nothing in our relationship with any referrer of business that would compromise or impair this duty or our independence. Information disclosed by you will not be disclosed to your referrer unless you consent - please refer to the Confidentiality section of this document. If you require any further information, please contact us.

Your Papers

We operate a paperless environment, and all correspondence and documents are scanned into an electronic file upon receipt. Personal documents that you send to us will be returned to you by return post and all other paper correspondence will be destroyed once scanned.

Once your claim is settled your electronic file will be archived and the record retained for a period of 6 years before being securely destroyed. If after your file is archived, you require copies of any papers we hold, a small charge may apply for retrieving the papers.

Your Right to Cancel

Under the Distance Selling Regulation, if you were first contacted by us by telephone and verbally agreed to use our service, you have a right to cancel your instructions to us within fourteen days of the date of this letter by writing to us and telling us you wish to cancel your claim.

Date: 16.07.2026

Medical Authorisation Mandate – Redress Scotland

Client Full Name: Charles McKinley
Date of Birth: 21/07/1988
Current Address: 2 Porter Street
Glasgow G32-8SE

Subject: Authorisation to Release Medical Records – Redress Scotland Application

I, the undersigned, hereby authorise the release of my medical records to my legal representative **Aiker Legal Limited** for the purpose of supporting my application to Redress Scotland under the Redress for Survivors (Historical Child Abuse in Care) (Scotland) Act 2021.

I consent to the release of:

- GP records, hospital records, and mental health notes
- Documentation referencing trauma, abuse, neglect, or care placements
- Records from any specified date
- Any correspondence with social work, residential care staff, or Children's Hearings (if held in your files)

I understand that these records may contain sensitive information and give full consent for their release for the purpose stated above. This authorisation remains valid for 12 months from the date of signing unless revoked in writing.

Print Name: Charles McKinley

Client Signature: C. McKinley

Date: 16/07/2026