



20th July 2026

Scottish Redress / Redress Scotland
apply@redress-scheme.scot

Dear Sir/Madam,

By email/post: Email

Our Ref: 100920

Re: Scottish Redress Application - Mr Colin James McKay

DOB: 05 September 1979

Application Reference: APP567348

We act on behalf of Mr Colin James McKay in respect of their application to the Scottish Redress Scheme.

We write to confirm that our client has instructed and authorised MMA Legal Ltd to act as their legal representative in this matter. Our client has also confirmed that, should any redress payment be awarded, they wish for the payment to be made to this firm on their behalf, to be held in our regulated client account and thereafter transferred to them.

This request is made with our client's express authority and for practical and protective reasons, including:

- To ensure the funds are received securely into a regulated client account;
- To allow the payment to be properly identified, reconciled and recorded against the client's file;
- To reduce the risk of payment error, fraud, or delay;
- To allow us to assist the client with any final administrative steps following the award; and
- to ensure that the client receives the funds promptly and safely once received by this firm.

As our client's instructed legal representatives, we are authorised to receive monies on their behalf where the client has provided express authority for us to do so. Any funds received will be treated as client money and held strictly on behalf of the client.

We confirm that the funds will not be treated as this firm's money and will be transferred to the client following receipt, subject only to any lawful and properly authorised deductions, if applicable, and in accordance with our regulatory obligations and client account procedures.

For the avoidance of doubt, our client understands that any redress payment remains their compensation. The request for payment to be made to this firm is an administrative arrangement only, made with the client's authority, and does not alter the client's entitlement to the award.

Please therefore arrange for any redress payment awarded to Mr Colin James McKay to be paid to our client account using the details below:

Account Name: MMA Legal Limited Collections

Bank: Metro Bank

Sort Code: 23-05-80

Account Number: 45635503

Payment Reference: 100920 - Mr Colin McKay

We enclose/attach our client's signed authority confirming their instructions for this firm to receive the funds on their behalf.

Should you require any further confirmation from our client, please let us know and we will arrange this promptly.

Yours Faithfully
Jay Taylor

Investigations Team

MMA Legal

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