



FUNDING OPTION CONFIRMATION

Scottish Redress Scheme – Informed Choice Declaration

Client Name	Michelle Copeland
Our Ref	MMA00040
Date	03/03/2026

1. Explanation of Available Options

I confirm that before entering into a private Conditional Fee Agreement with MMA Legal Limited, I was clearly informed in writing that I have the following options:

- 1.1. I may apply to the Scottish Redress Scheme without instructing a solicitor.
- 1.2. I may instruct a solicitor who participates in the Scottish Government legal fees scheme, under which the Scottish Government may pay that solicitor up to £2,000 plus VAT for advice and assistance with my application (subject to scheme rules).
- 1.3. I may instruct MMA Legal Limited under a private Conditional Fee Agreement.

2. Understanding of Financial Implications

I confirm that I understand:

- 2.1. If I instruct a solicitor under the Scottish Government legal fees scheme, legal fees would not be deducted from any redress payment awarded to me (subject to scheme rules).
- 2.2. MMA Legal Limited does not participate in that Government scheme and will not apply for or accept that statutory fee.
- 2.3. If I instruct MMA Legal Limited under a private Conditional Fee Agreement, legal fees may be payable from any redress payment I receive.
- 2.4. The total fees payable under the private agreement are capped at no more than 20% of my gross redress payment (inclusive of VAT and any success fee).
- 2.5. If my application is unsuccessful, I will not pay any legal fees under the Conditional Fee Agreement.

3. Opportunity to Consider and Ask Questions

I confirm that:

- 3.1. I have been given sufficient time to consider my options.
- 3.2. I have had the opportunity to ask questions about each funding option.
- 3.3. The differences between the Government-funded option and private representation have been explained to me in clear and understandable terms.
- 3.4. I understand that I am under no obligation to instruct MMA Legal Limited.

4. Voluntary Election

I confirm that:

- 4.1. I have not been pressured, influenced, or required to choose private representation.
- 4.2. I am making this decision freely and voluntarily.
- 4.3. I believe I understand the financial consequences of my choice.
- 4.4. I confirm that I choose to instruct MMA Legal Limited under a private Conditional Fee Agreement.

5. Electronic Signature Confirmation

By signing below (including by electronic signature), I confirm that:

- 5.1. I have read and understood this document in full;
- 5.2. The confirmations above are true;
- 5.3. I am making an informed decision.

Signed by the Client: <i>M. Copeland</i>	
Signature	
Print Name	Michelle Copeland
Date	03/03/2026

Certificate of Authenticity

Document Details

Document ID: c61d4a5b-7f53-4604-bfde-f83e588ab48c
External Ref: 47773c5c-34e1-4a2a-a881-eb6c7480bfef
Signer Email: corijd1@hotmail.co.uk
Signer IP: 90.213.25.53
Timestamp: 2026-03-03 10:53:27

Audit Trail

Event	Date/Time	IP Address	User Agent (Short)
CREATED	2026-03-03 10:50:04	System	
VIEWED	2026-03-03 10:51:28	90.213.25.53	Mozilla/5.0 (Linux; Andro
SIGNED	2026-03-03 10:53:25	90.213.25.53	Mozilla/5.0 (Linux; Andro

Security Hash

28dbec8756c987c034f8ed7b9d68b3184abaa9906fa8092b74b898f0d04f25e2

This hash ensures the integrity of the signing metadata.