



FUNDING OPTION CONFIRMATION

Scottish Redress Scheme – Informed Choice Declaration

Client Name	John Cavanagh
Our Ref	MMA00027
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

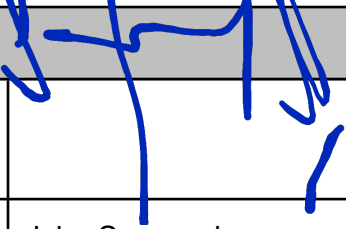
I confirm that:

- 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:	
Signature	
Print Name	John Cavanagh
Date	03/03/2026

Certificate of Authenticity

Document Details

Document ID: 5a7aa783-ff58-4c52-806e-25a0cefb03fd
External Ref: fb7f0a65-7dc7-41c6-80c9-4bd985bfca58
Signer Email: jmcavanagh99@icloud.com
Signer IP: 82.15.99.82
Timestamp: 2026-03-03 16:50:34

Audit Trail

Event	Date/Time	IP Address	User Agent (Short)
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SIGNED	2026-03-03 16:50:32	82.15.99.82	Mozilla/5.0 (iPhone; CPU

Security Hash

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This hash ensures the integrity of the signing metadata.