



## **FUNDING OPTION CONFIRMATION**

Scottish Redress Scheme – Informed Choice Declaration

<b>Client Name</b>	Stephen Gourdie
<b>Our Ref</b>	MMA00891
<b>Date</b>	14/04/2026

### **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**

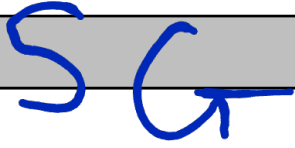
I confirm that:

- 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	Stephen Gourdie
Date	14/04/2026

# Completion Certificate

Reference ID: b011b723-b744-4dc2-9e3c-2be995790b6f

## Document Details

**Document Name(s):** part-1, part-3, cfa, loa, fee-clarity  
**Total Pages:** 2  
**Sent By:** Billie Tyrie (85.255.232.14)  
**Completed Date:** Apr 14, 2026 13:47:52 UTC

## Signer Information

**Name:** Mr Stephen Gourdie  
**Email:** stevegourdie89@gmail.com  
**Telephone:** 07756364026  
**IP Address:** 78.146.15.185



Verified Electronic Signature

## Audit Trail

Action	Timestamp	IP Address
Created	2026-04-14 13:46:35	System
Document link sent to client by sms	2026-04-14 13:46:35	System
Document link sent to client by email	2026-04-14 13:46:36	System
Document link opened by client	2026-04-14 13:46:48	66.249.81.225
Document electronically signed	2026-04-14 13:47:52	78.146.15.185

## Security Verification

SHA-256 Checksum: d2619fd2d957ab1a58c0b37cf4871e97d3fa9cece65beceb3dc674bec6fc070b

*This document is a legally binding record of the e-signature process.*