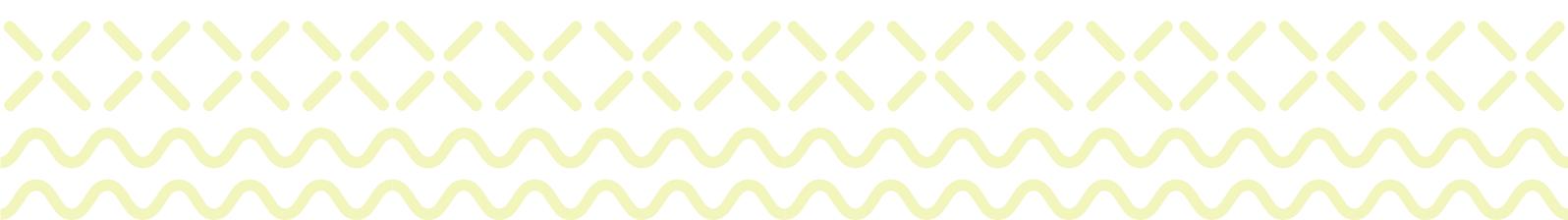


NHLEX LIMITED TERMS AND CONDITIONS

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1. Who are we?

1.1. We are NHLEX Limited, a limited company registered in England and Wales with registered number 02287394. Our registered office is located at 6 Drakes Meadow, Penny Lane, Swindon, SN3 3LL.

1.2. We are authorised and regulated by the Solicitors Regulation Authority (“SRA”), under registration number 421458.

1.3. Our trading styles include “Novum Law” and “Hyphen Law”.

2. Definitions

2.1. Any reference in these terms of engagement, or any other document we provide you (including the Letter of Engagement), to “we”, “our” or “us” means NHLEX Limited.

2.2. “Applicable Law(s)” means the law, in force at the time of delivery of our advice, applying to a particular Matter.

2.3. “Engagement Letter” means the letter we are obliged to send you at the start of your Matter. It sets out the contractual nature of our relationship with you (for example, the scope of our work, how much it will cost, who is responsible for the payment of the costs, etc.), in addition to informing you of key information that our insurers and the SRA require us to tell you.

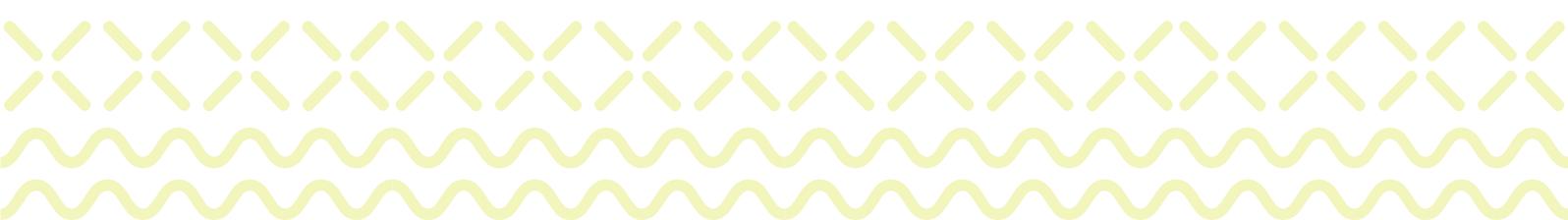
2.4. “Litigation Friend” means a person who can conduct proceedings on behalf of a client who lacks (or may lack) capacity to make their own decisions. If a person is a Litigation Friend, then they will be set up as a joint client with the client who lacks (or may lack) capacity - see section 4 (below) for further information for joint clients. Litigation Friends may include a/an:

- partner/spouse;
- parent/sibling; or
- other appropriate person,

who is linked of our client that our client that lacks (or may lack) capacity.

In certain circumstances, for example, when none of the persons listed above are willing/able/available, then another of our lawyers (not otherwise directly involved with the Matter) may be appointed to act as Litigation Friend.

2.5. “Matter” means the particular case that you have instructed us to act on for you.



2.6. “Regulatory Requirements” means the laws which govern the provision of professional services in the country in which they are provided (for example, England and Wales), as well as any other Applicable Laws and any requirements of national or international regulators.

2.7. “Website” means either:

- www.novumlaw.com (if you have instructed Novum Law); or
- www.hyphenlaw.co.uk (if you have instructed Hyphen Law).

2.8. “You” or “your” means the person or legal entity named as our client or clients in relation to a particular Matter. It may also include a Litigation Friend, if one has been appointed on a Matter.

3. Applicable terms

3.1. Our terms of engagement (“Terms”) apply to, and govern, the contract between you and us.

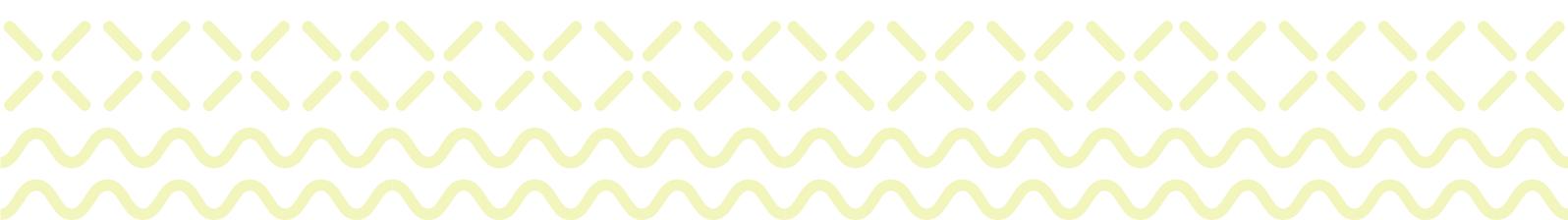
3.2. This document contains all of the Terms that apply to every Matter that we work on for all of our clients. For each Matter, however, the Terms may be amended by the Engagement Letter. Such agreement may be further supplemented during a Matter in writing, with the agreement of you and us (for example if the scope of work needs to change, or timescales for completing the work have to be varied from your original instructions).

3.3. The Terms should be read together with the Engagement Letter (and, if applicable, any update to the Engagement Letter as per the last sentence of section 3.2, above). Together they form the contract that applies to the Matter you have instructed us to act on. In the event that there is any conflict between the Terms and the Engagement Letter, the latest version of the Engagement Letter (as it may be amended) will prevail.

3.4. The Terms also incorporate additional information prescribed by the Regulatory Requirements. These are detailed on our website and referenced in these Terms (“Regulatory Information”).

3.5. The contract relating to the Matter will come into force when you consent to the Engagement Letter (although this consent may be given orally, it is our firm’s policy that Engagement Letters (and any other documents appended to them) are approved by you in writing).

3.6. We are unable to start work for you until we have received your written consent confirming your agreement with the Engagement Letter.



3.7. Written consent may be provided by signing and sending to us a counter-signed version of the Engagement Letter, or by return email (if we have emailed you a copy of the Engagement Letter). If you are not using email to confirm your written agreement with the Engagement Letter, you may sign it and hand it to one of our lawyers (if you are in a meeting with one of them) or you may post it to the office of the lawyer that will be primarily responsible for your Matter. That lawyer and her/his office address will be confirmed to you by reference to the footer section of the Engagement Letter.

3.8. If you require a hard copy of the Regulatory Information or any other webpages/information referred to in the Terms from time to time, please let us know.

3.9. This document and the Regulatory Information may be updated periodically. We will draw this to your attention any material changes by confirming these in writing. changes, when we write to you with a formal update on costs. If any changes are so significant that they affect your responsibilities, or the way in which we can act for you, then we will contact you immediately. Your continued instructions to us, after a change to either this document or the Regulatory Information, will be deemed to indicate you accept such changes.

4. Joint clients

4.1. On some Matters, we may need to act for more than one client. This may include (but is not limited to) occasions where a Litigation Friend is needed, or there are executors instructing us on behalf of a deceased person. On such Matters, the following sections of section 4 apply. If we are only advising one client on a Matter, then the following sections of section 4 do not apply (as per section 18, Severability).

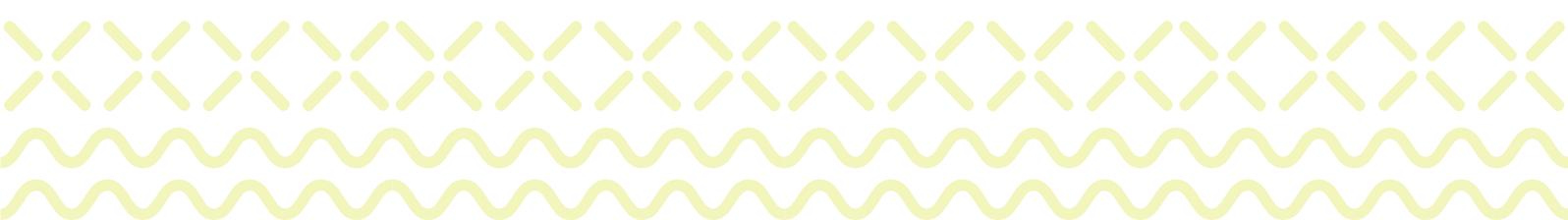
4.2. You will retain ownership of the documents relating to your Matter jointly, unless otherwise expressly agreed.

4.3. You agree to share information relating to your Matter freely between you (this includes during your Matter, and after it has concluded) and you are aware that privilege will be retained by all of you jointly.

4.4. During the course of the Matter, if one of you imparts information to us that you tell us we cannot share with our other joint client, or a conflict arises between you and the other joint client, we may need to cease acting for one or all of you.

4.5. If you are unable to resolve a dispute that is material to the Matter we may be unable to continue to act for any of you.

4.6. If a discrete disagreement arises in respect of a non-material aspect of your Matter, we will not be able to act for any of you in relation to that discrete disagreement. In such circumstances, you would both be able to seek independent legal advice. Thereafter, you may jointly instruct us on any agreed position that is reached and this will be documented in writing by us, and expressly agreed in writing between all of you.



5. Compliance with Regulatory Requirements

5.1. Whilst advising you in the Matter, we will take all necessary steps to comply with the Regulatory Requirement, even if to do so is inconsistent with the Terms

Conflicts of interest

5.2. We are unable to act on a Matter if there is a conflict of interest, or a significant risk of conflict between our clients or as between one of our staff and the particular client/Matter.

5.3. If you become aware of a potential conflict, or an actual conflict, you must inform us without delay.

5.4. In matters where our staff act in any other capacity, other than solely as your solicitor (for example, as a Deputy, Professional Trustee, Litigation Friend, etc.), we will:

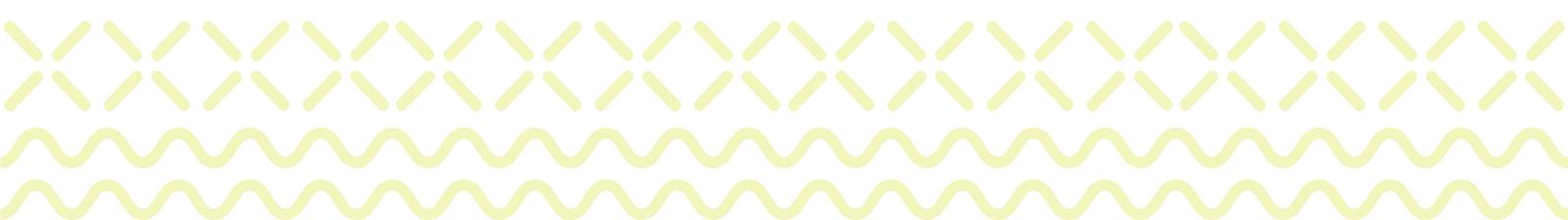
- seek your express permission for that lawyer to act in this way, and
- the lawyer responsible for the overall supervision of the Matter (as confirmed in the Engagement Letter) will constantly consider if there is a conflict interest. She/he will notify you if this position becomes difficult to manage, as it may mean that we may have cease acting for you in one/both capacities.

Money laundering identity evidence

5.5. The law on anti-money laundering and counter-terrorist financing requires us to undertake due diligence on your identity, and your source of funds (in the event that you need to transmit funds to us). We are obliged to verify this information, and keep it up to date (for example, if you change your name, address, bank account, etc.).

5.6. If you are an individual client (as opposed to a corporate one), you agree that we can instruct an agent to verify your identity (this includes your name, address, gender and date of birth), and to monitor this during the Matter by reference to their database (the monitoring also includes reference to your risk status, i.e. whether you are/become considered to be subject to a sanction, or a politically exposed person, or linked with a politically exposed person). We are unable to act for you unless you agree to this verification/monitoring being performed, as it is a one of our Regulatory Requirements.

5.7. If we cannot comply with the Regulatory Requirements (including in respect of obtaining/maintaining due diligence documents about you) we reserve the right to cease acting for you. If we are unable to obtain sufficient evidence regarding your identity, you agree that you will provide us suitable documents on our reasonable request.



5.8. You agree that you will not send us money (via bank transfer or cheque) unless expressly asked to do so by us. If you do send us money before you are expressly asked to do so, it may mean that we have breached our Regulatory Requirements. Consequently, we may:

- need to stop working for you and make a report the National Crime Agency (“NCA”); and/or
- not be able to return that money to you.

5.9. If it becomes apparent that a report needs to be made the NCA, we may not be able to tell you about the report or the reason(s) why we have made it, or why we have (temporarily) ceased progressing the Matter.

5.10. We do not accept any liability for loss caused to you, in the event of a report being made to the NCA, if such disclosure was made in good faith.

Bribery

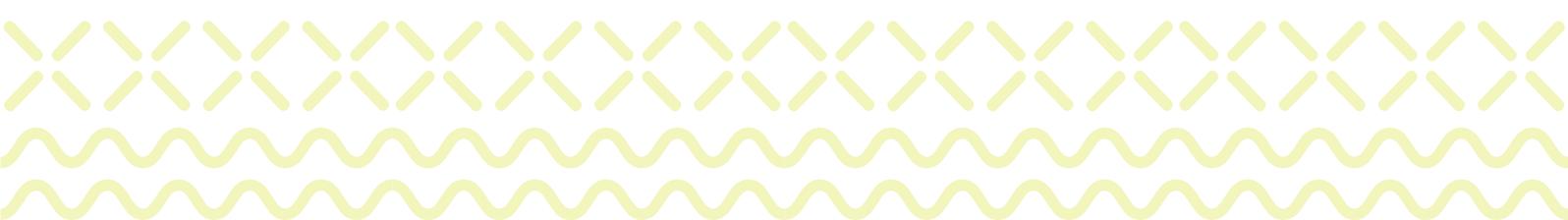
5.11. Neither you nor we shall undertake any action that would be considered an offence under the Bribery Act 2010, or (if relevant) any equivalent or similar law/regulations in other jurisdictions.

6. Our services

6.1. The Engagement Letter will confirm:

- the documents that comprise our contract with you;
- the personnel involved in handling your Matter, including the person with overall responsibility for it, together with their contact details and, if applicable, their charge-out rates;
- any specific third parties with whom we will need work with (if they are known at the outset of the matter);
- the timetable of your Matter (as far as it can be established, based on your initial instructions);
- the liability cap that applies to your Matter;
- information relating to our charges and disbursements, and who will be responsible for their payment; and
- reference to our complaints handling procedure.

6.2. You agree that we have no obligation to advise you on matters outside of the agreed scope.



6.3. If a Matter requires professional services in a jurisdiction other than England and Wales, we would normally propose to engage other advisers on an agency basis, on your behalf. Alternatively, you may wish to contract directly with that adviser. In either circumstance, you agree that we will not be liable for the acts or omissions of that other adviser

6.4. You agree that we may outsource certain services to third party organisations (subject to section 15, Third parties), and /or other professional advisers (see sections 8.5 - 8.8 for further information about other professional adviser's liability).

7. Fees, costs and money

Fees

7.1. The nature of our fees will either be confirmed in:

- Attachment 3 of the Engagement Letter, or
- in a Conditional Fee Agreement (if we are acting for you on a litigation matter, and we agree to act for you on that basis).

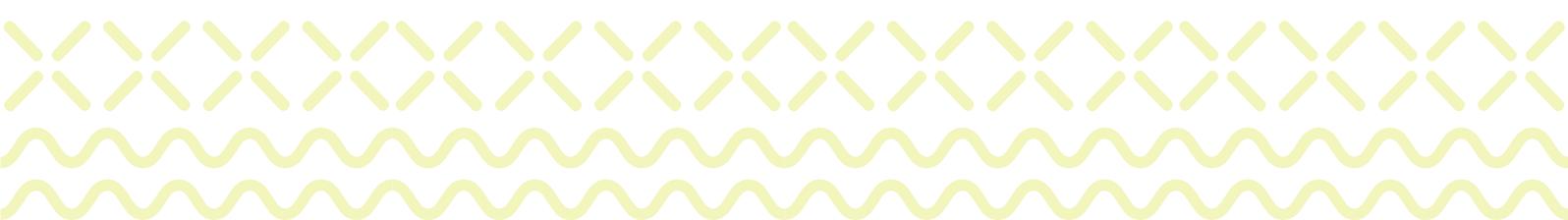
A Conditional Fee Agreement is a funding arrangement where typically you would only pay for our work on your matter if your claim was successful. Further, specific, information will be provided to you in the event that we consider that a Conditional Fee Agreement is an appropriate option on your matter. You agree that the decision as to whether a Conditional Fee Agreement is appropriate is entirely in our discretion.

7.2. Unless a Conditional Fee Agreement is agreed, you are responsible for the payment of our fees. If you have instructed us jointly (as per section 4), then you and the other party/parties will be jointly and severally liable for the payment of our fees, unless we vary this position in writing.

7.3. Where we are not acting on a Conditional Fee Agreement, we will typically charge you based on:

- the time we incur on your matter, and
- the hourly rate (that will be confirmed in our Engagement Letter).

7.4. Our hourly rates are reviewed every May, and we therefore may vary the rates shown in the Engagement Letter, and/or Conditional Fee Agreement, if the rates rise following such a review. We will confirm in writing if there has been a change to our rates.



Disbursements and other charges

7.5. Disbursements are charges that we may incur on your behalf as part of our work on your matter (for example, barrister's fees, court fees, travel costs, etc.).

7.6. Unless a Conditional Fee Agreement is agreed, you agree to pay for the disbursements that we incur on your behalf. Where disbursements are known at the outset of your matter, these will be confirmed in the Engagement Letter. Where disbursements are not known at the outset of the matter, you agree that we may incur necessary disbursements from time to time without needing your express written permission (for example it may be impractical to get specific permission to pay a court fee, as this may mean that we run the risk of missing court-imposed deadlines if we do not receive instructions from you in a timely fashion).

7.7. If we are acting for you on a Conditional Fee Agreement, then that document and/or the Engagement will explain how disbursements will be dealt with on your matter.

7.8. With respect to other charges, we will charge Value Added Tax (VAT) on our fees. VAT may also be charged on certain disbursements (by the provider of the service). Confirmation of the VAT we charge will be explained in our invoices.

Estimates

7.9. The Engagement Letter may contain an estimate of the fees we would charge for the foreseeable parts of your matter (regardless of whether a Conditional Fee Agreement is entered into on your matter). An estimate in this context is a guide, and it is not an offer to complete the work on a fixed fee (unless expressly stated otherwise in the Engagement Letter).

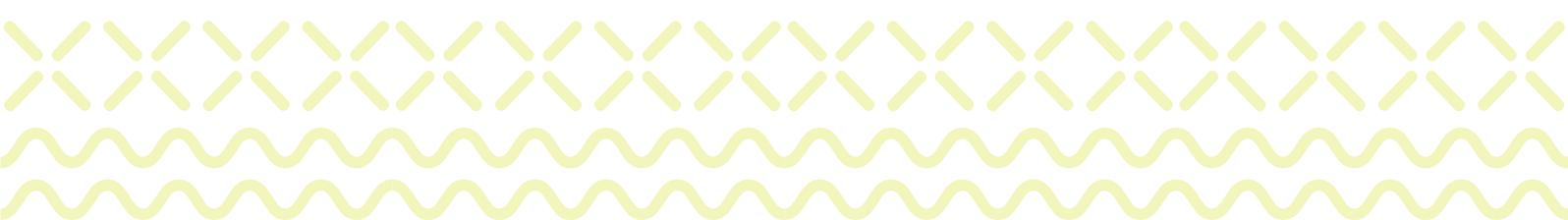
7.10. If we are not acting for you on a Conditional Fee Agreement (or have agreed to act on a fixed fee basis), the amount that we invoice you may be different to estimates previously provided.

7.11. We will keep you informed of our estimated costs throughout the course of your Matter.

7.12. Estimates do not include disbursements and other charges.

Money on account

7.13. We may ask for payment of money on account of our fees and known disbursements before we start working on your matter. The Engagement Letter will confirm whether such a payment is needed. In such circumstances, we will not commence our work until payment is received.



7.14. Likewise, we may ask for a payment on account during the course of a matter. If payment is not made, you agree that we may stop working for you until such time as payment is made.

7.15. At the end of your matter, we will refund you any monies paid on account should they exceed the value of our fees, or disbursements incurred on your behalf.

Billing

7.16. Unless otherwise agreed (for example, if we have agreed to act on the basis of a Conditional Fee Agreement) we will bill you on an interim basis. This may be:

- monthly,
- on completion of your matter,
- at the end of our financial year (which runs from the start of May to the end of April), or
- at another agreed interval.

7.17. Our bills:

- will clearly show how our fees, disbursements and other charges have been incurred; and
- are payable on delivery.

Methods of payment

7.18. We accept payment by cheque and bank transfer. If you wish to make a bank transfer, then the lawyer that is primarily responsible for your matter will confirm the firm's bank account details.

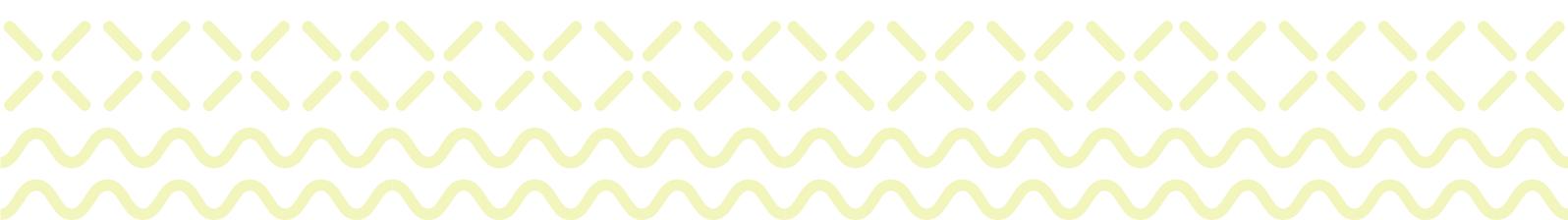
7.19. We do not accept payment in the form of cash.

7.20. If we receive payment from someone we do not know, that is not our client, or is not obviously connected to you (in our view), then this may delay our processing of it, and/or any further work we may need to do for you. In such circumstances we may need to make a disclosure to the NCA.

8. Exclusions of liability

Liability cap

8.1. The Engagement Letter should confirm the amount of our liability cap for your Matter. The liability cap is a maximum aggregate liability in respect of all claims arising in contract, tort or otherwise arising from the performance/non-performance of work on the Matter, unless otherwise specifically agreed.



8.2. If the Engagement Letter does not mention a specific liability cap, then it will be £3 million.

8.3. If we are acting for joint clients, and/or where we agree that someone else may rely on our advice to you, the cap will represent our total liability to all of you. In the absence of agreement, it will be a matter for either:

- you,
- the court, or
- an arbitrator,

to decide how the cap will be divided.

Additional parties

8.4. Unless otherwise specifically agreed in writing:

- only you can rely on our advice,
- (apart from in Matters where we have agreed to act for joint clients) we will not be liable to anyone else if you share advice with others, and they seek to rely upon it, and
- no other person(s) other than the addressee(s) of the Engagement Letter on a particular Matter has any rights or entitlements in relation to your Matter under the Contracts (Rights of Third Parties) Act 1999.

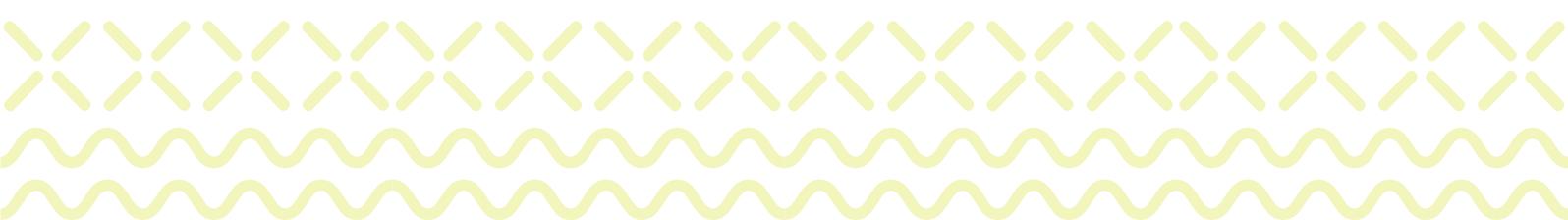
Other professional advisers - proportionate liability

8.5. On some Matters aspects of the work may need to be undertaken by other professional advisers (for example, expert witnesses, barristers, case management/support workers, etc). Normally we would instruct such persons on your behalf, but in exceptional cases you may choose to instruct such persons directly.

8.6. If we instruct another professional adviser to act on your behalf we will act as your agent and will not be liable for their advice, actions, omissions or negligence.

8.7. If you instruct another professional adviser to act on your behalf you are responsible for making sure your instructions are complete and accurate.

8.8. Unless expressly agreed in writing, it is not within the scope of our services to check that other professional advisers have adequate insurance coverage (to protect you in respect of their negligence, or that they have not sought to unreasonably limit their liability in respect of the work that they undertake connected with your Matter.



9. Exceptions

9.1. For the avoidance of doubt, nothing in the Terms seeks to exempt us from liability arising in the event of fraud, or where otherwise prohibited by Regulatory Requirements.

10. Confidentiality and data protection

10.1. This section must be read in conjunction with section 15 (Third parties).

10.2. Our obligations in relation to confidentiality and disclosure are set out on our Website, under the heading “Privacy Notice”. The Privacy Notice explains what data we collect from your use of the Website, how and why we process it and for how long we retain it.

10.3. In the course of delivering our services to you, we will also collect personal data (for example, your name, address, contact details, etc.) and special categories of personal data (for example, information relating to your health, if this is relevant to your Matter). We will process/use this data in order to:

- deliver the services under these Terms, and
- comply with Regulatory Requirements (section 15 explains these used in further detail).

10.4. We are obliged to otherwise keep your personal data, special categories of data and information relating to your Matter confidential, subject to section 15.

10.5. The above clauses do not affect your rights under Applicable Laws concerning Data Protection.

11. Intellectual property

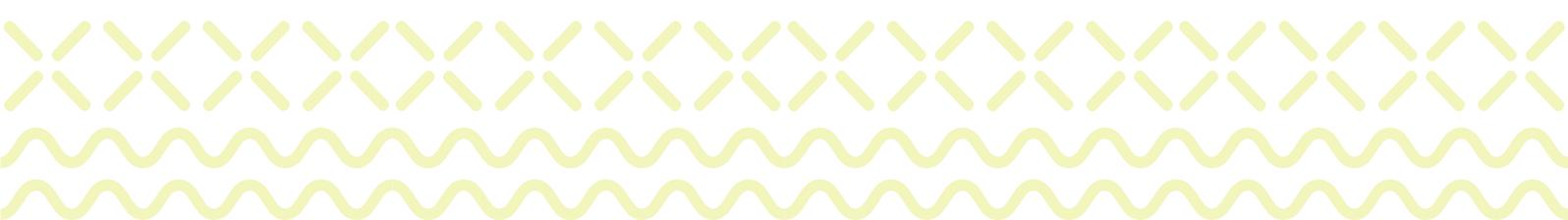
11.1. We reserve all rights in respect of products of the mind that we use or have used, or develop or have developed, in performing the services.

11.2. You are expressly prohibited from reproducing, disclosing or exploiting the products referred to in section 11.1.

12. Security of electronic documents and communication

12.1. We may communicate with you by email.

12.2. We have taken reasonable measures to make sure that our computer systems, email and servers are secure.



12.3. We cannot guarantee that our systems are safe from cyber attack, or that emails between you/us will be secure, successfully delivered or virus free.

12.4. Subject to section 9.1, we do not accept liability for our emails being intercepted, delayed, not received, or received by persons other than the intended recipient.

13. Documents

Your responsibilities

13.1. You must safeguard all relevant documents that relate to your Matter. You must make these available to us on request or sign forms of authority if these documents are held by any other person (for example, a medical practitioner, former solicitor or employer).

Retention

13.2. We are entitled to retain a copy of the Matter file (whether in hard copy, soft copy or both) for a period of years in line with our policy in this area. Our policy is set out in our Regulatory Notices (which are available on the Website, or in hardcopy format, upon request). As per the terms of that policy, we will normally destroy documents relating to your Matter after the period of years has elapsed.

13.3. We will not destroy any documents that you ask us to keep in safe custody for you.

Entitlement to documents

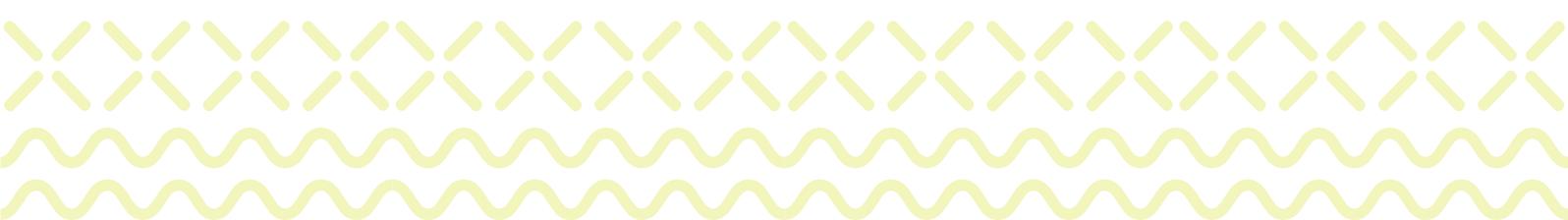
13.4. You are entitled to receive copies of all key documents relating to the Matter. The only exceptions to this would be our internal communications and documents relating to your Matter (for example, from a supervising lawyer to a junior member of the team, or internal financial or compliance reporting that our business support teams require be performed, in order to make sure that work on all Matters is being well performed, and in compliance with the Regulatory Requirements).

13.5. If we act for joint clients, then all of those clients would be able to have access to, and receive all documents (subject to the excluded documents mentioned in section 13.4).

Lien and charges for retrieval

13.6. If our fees are not paid then we reserve the right to exercise our right to assert a lien over your documents, until such time as we are paid in full.

13.7. If we have documents of yours stored in an offsite archive facility, we will not normally charge you for retrieving them, for example if you requested a hard copy of the file after your Matter had concluded.



13.8. We may issue charges for the following, if you request documents back from archive:

- reading correspondence and if we have to incur time on determining the nature of your request (for example, unclear instructions as to which documents you wish us to receive); and
- expenses we incur, which may include:
 - making copies of retrieved documents,
 - arranging any form of specialised secure storage, or
 - storage of large volumes of documents.

14. Termination of this agreement

14.1. For the avoidance of doubt, if you are seeking to terminate this agreement via either route mentioned in clause 14.2 or 14.4, respectively, this does not mean that you will not be liable to pay for our services (and we will invoice you, or require that our right to payment under any Conditional Fee Agreement agreed with you persists, notwithstanding the fact that we may no longer be representing you).

Ending this agreement

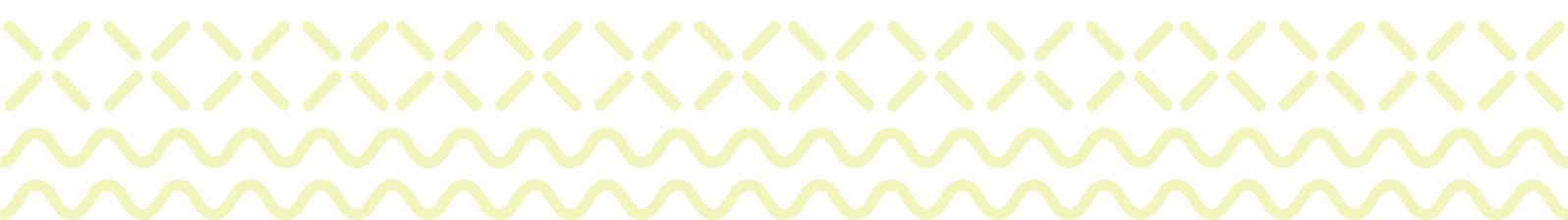
14.2. You may end your instructions to us in writing at any time (email or letter posted to the office of the person named with overall responsibility for your Matter, in the Engagement Letter, is acceptable).

14.3. We may only cease acting for you if we give reasonable notice, and notify you of a good reason. Reasonable notice will be dependent on the facts of the Matter. A good reason to cease acting may include one of the reasons from the list below (but this list is non-exhaustive):

- if we cannot get clear or timely instructions from you;
- the prospects of success in a litigation matter drop below 50%;
- if you do not accept reasonable advice;
- if you give instructions inconsistent with the law and refuse to accept that this is the case;
- if there is a conflict of interest; and
- if you object to us outsourcing certain services (for example, anti-money laundering compliance checks, banking, document and data management, etc.) which would make it impossible for us to deliver our services or comply with our Regulatory Requirements.

Consumer Contracts Regulation

14.4. Aside from the termination rights mentioned above at clause 14.2, if you are acting outside the course of a business, you may also have the right to cancel our service under the Consumer Contracts (Information, Cancellation and Additional Payments) Regulations 2013.



14.5. You must exercise this right to cancellation with 14 days of the date of the Engagement Letter. The Engagement Letter contains a cancellation form for you to use in this regard, or you may email us using the email address set out on that cancellation form.

15. Third parties and outsourcing arrangements

15.1. We regularly work with third parties in order to:

- receive outsourced business support services (including but not limited to IT, facilities, finance, marketing, training and risk and compliance services (which includes handling complaints and claims)) from Thrings LLP, and billing and costs services to Paragon Costs Solutions (itself a branch of Thrings LLP) (together, the “Outsourced Service Providers”). We have entered into confidentiality agreements with the Outsourced Service Providers.
- make sure of compliance with Regulatory Requirements (specifically, in the area of anti-money laundering and counter-terrorist financing, where we work with a third party to verify client identities and monitor whether their risk status changes during the course of a Matter);
- deliver the services set out in the Engagement Letter (for example, barristers, expert witnesses and case management companies); and
- improve our performance (for example, financial auditors).

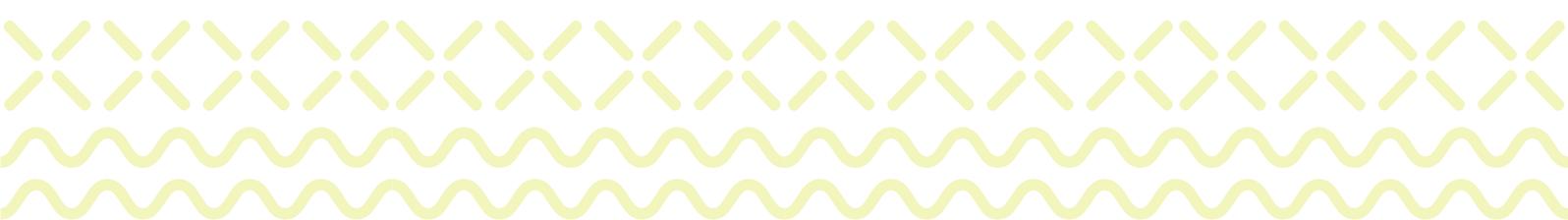
When working with such parties we make sure that they are aware of their obligations to protect your personal data and right to confidentiality in line with Regulatory Requirements.

15.2. We also need to liaise with other third parties in order to:

- make sure we comply with the terms of our insurance policy (by liaising with our brokers, when necessary);
- make sure we comply with reporting obligations in line with Regulatory Requirements (e.g. liaising with NCA, or the SRA); and
- progress your case (for example liaising with an opponent’s solicitor, the Court and costs lawyers).

15.3. When contacting the parties mentioned in sections 15.1 and 15.2, we will not seek your specific consent each and every time, or at all. You acknowledge that we can proceed to act for you on this basis as:

- it is within the remit of our contractual performance (including establishing, exercising or defending a legal claim),
- necessary for complying with Regulatory Requirements, and/or
- within our legitimate interests to contact such parties (in so far as this does not infringe upon your fundamental rights and freedoms).



15.4. For the avoidance of doubt, we will seek your specific consent to share your personal data with other parties not falling within the scope of sections 15.1 and 15.2. It is entirely up to you as to whether you provide consent in such circumstances (including withdrawal of consent), and you denying/withdrawing consent in such circumstances will not affect the delivery of our service(s) to you.

15.5. If we need to contact third parties that are based outside of the European Economic Area (“EEA”), we will first draw your attention to these situations, as many other jurisdictions outside of the EEA do not necessarily adhere to equivalent standards of data protection (as are in place in England and Wales).

16. Surviving clauses

16.1. All rights and obligations arising from the Terms and Engagement Letter that, by their implication, are intended to continue after the conclusion of the Matter, and termination of our services, will remain in full effect between you and us after the services have ended.

17. Governing law

17.1. The Courts of England and Wales shall have exclusive jurisdiction to for any dispute arising out of these Terms.

18. Severability

18.1. Each section and sub-section is severable and distinct.

18.2. In the event that any of the sections or sub-sections, are held to be unenforceable, void or illegal, the remaining sections and sub-sections , will remain enforceable.

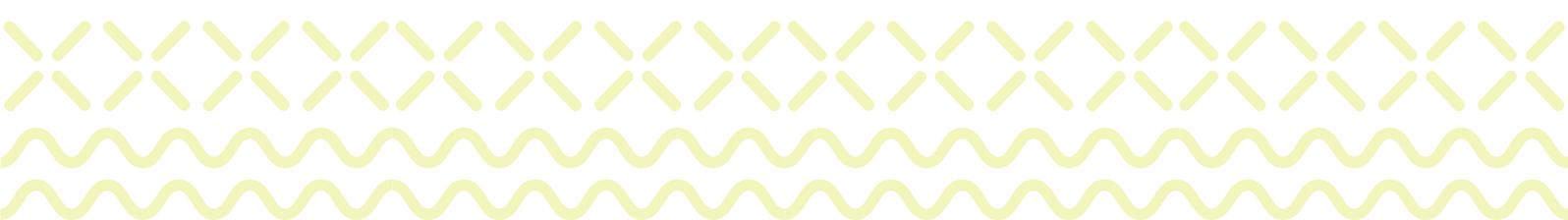
19. Changes to our business

19.1. If we merge with another firm or otherwise transfer our business to another form of legal entity (for example, a partnership or limited liability partnership):

- this agreement, and all rights and liabilities arising from it will automatically transfer to that entity or entities; and
- any advice which we give to you after that point will be the responsibility of that entity or entities, and not that of any individual person employed or retained by NHLEX Limited.

20. Complaints about legal advice, billing and insurance distribution

20.1. The SRA is the independent regulatory arm of the Law Society. The Legal Ombudsman is the independent complaints-handling service. If you are unhappy with any legal advice you receive from us, you should first raise your concerns with us in line with our complaints handling policy. A copy of this is available upon request.



20.2. At the conclusion of the complaint and if you are not satisfied with our handling of the complaint in some instances clients also have a right to ask the Legal Ombudsman (P O Box 6806, Wolverhampton WV1 9WJ, telephone 0300 555 0333, email enquiries@legalombudsman.org.uk, website www.legalombudsman.org.uk) to consider the complaint.

20.3. You should note, however, that not all clients will be entitled to have their complaint considered by the Legal Ombudsman, as the service is only generally available to members of the public, very small businesses, charities, clubs and trusts.

20.4. If the Legal Ombudsman is to consider a complaint normally it needs to fall inside two time limits both of which need to apply:

- Your complaint should be referred to the Legal Ombudsman no later than six years from when the problem occurred or alternatively three years from when you should reasonably have become aware of the problem. In addition, please note that the Legal Ombudsman will not accept complaints where the act or date of awareness in question is on or before 6 October 2010.
- Your complaint should be referred to the Legal Ombudsman within six months of receiving a final written response from us about your complaint.

20.5. You may also have the right to apply to the court for an assessment of a bill under Part III of the Solicitors Act 1974. Please note that if all or part of a bill remains unpaid we may be entitled to charge interest. The Legal Ombudsman may not deal with a complaint about a bill if the client has applied to the court for assessment of that bill.

20.6. We are not authorised by the Financial Conduct Authority (“FCA”). However, we are included on the register maintained by the FCA so that we can carry on insurance mediation activity, which is broadly the advising on, selling and administration of insurance contracts. This part of our business is regulated by the Solicitors Regulation Authority and arrangements for complaints or redress if something goes wrong are subject to the jurisdiction of the Legal Ombudsman. The register can be accessed via the FCA website at: www.fca.org.uk/firms/financial-services-register.