

## TERMS OF BUSINESS – NON CONTENTIOUS MATTERS

<b>1. Our Aim</b>
<p>Our aim is to offer the highest possible professional service whilst remaining cost effective, accessible and friendly. As a start we hope it is helpful to you to set out in this statement the basis on which we will provide our professional services to you.</p> <p>We will:-</p> <ul style="list-style-type: none"> <li>• Represent your interest and keep your business confidential</li> <li>• Explain to you the legal work which may be required</li> <li>• Keep you informed of progress or, if there is none, when you are next likely to hear from us</li> <li>• Try to avoid using technical legal language when writing to you</li> <li>• Deal with your queries promptly and always to return your telephone calls as soon as possible</li> </ul>
<b>2. Our Hours of Business</b>
<p>The normal opening hours of our office are: - 9.00 am to 5.30 pm. Appointments can be arranged at other times as can home visits where required.</p>
<b>3. Application of these terms</b>
<p>These terms of business will apply unless we agree in writing to any variation of these terms. These terms will apply throughout our dealings with you.</p>
<b>4. People responsible for your work</b>
<p>In Schedule 1 we tell you who will be responsible for your matter. At Bosworths we work as a team and that person may not do all of the work and may not be a solicitor. We will try to avoid changing the people who will carry out work for you, but if we do we will inform you of any change and who will now be responsible for your matter. However the ultimate responsibility for your matter is with James Osborne.</p>
<b>5. The work we do</b>
<p>We will carry out the work described in Schedule 2, or any further work required and agreed by us in correspondence. If you are uncertain of the work we will do for you please let us know immediately.</p> <p>We will not give tax advice. You should obtain advice regarding taxation from an accountant. We are not authorised by the Financial Services Authority and therefore cannot give advice on your financial arrangements, as you should obtain such advice from a specialist financial advisor.</p>
<b>6. Charges and expenses</b>
<p>We will charge for all forms of communications (letters, emails, faxes and texts etc) and making and receiving telephone calls in units of 6 minutes. Our charges for considering letters will be in units of 3</p>

minutes. These charges are for routine communications and telephone calls – if they are particularly long or complex we will charge for time actually taken.

All time spent in attendance, preparation and perusal of documents and travel will be charged at the hourly rate. If your instructions require us to work outside normal office hours we reserve the right to increase the hourly rate. The hourly rates are reviewed from the 1<sup>st</sup> January each year. We will notify you in writing of any increase in rates charged by those dealing with your work. If you have any query about the revised rates please contact the person dealing with your work.

The hourly rate applied to your matter is £200.00 (plus VAT)

In property transactions, in the administration of estates and in transactions involving a large amount of money or benefit, we may base our charges on the time spent **and** by referring to the value element such as the consideration of the property, the size of the estate or the value of the financial benefit.

The value element reflects the importance of the transaction and responsibility placed on Bosworths. If the value element applies to your case, we will write to you separately.

There may be expenses, including payments we make on your behalf, which you will have to pay. These are usually called disbursements. VAT is also payable on certain expenses. We will require you to place us in funds before disbursements are incurred on your behalf.

We will inform you if a substantial amount of unforeseen work becomes necessary – for example due to unexpected difficulties, or if your requirements or the circumstances change significantly during the matter. We will also inform you in writing of the estimated costs of the extra work before incurring extra costs. Further we will notify you at not less than 6 monthly intervals as to the position as to costs.

We may ask you to make a payment on account of charges and or expenses before we start work on the matter. We may require further payments on account from time to time as the matter progresses. We will put these payments towards your account and will send you receipt. We will offset any such payment against your final bill, but it is important that you understand that your total charges and expenses will be greater than any advance payments. We reserve the right not to undertake any further work on your behalf whilst any bills may remain outstanding or if we are not placed in funds as required.

In the event of you instructing us to obtain for you a Home Information Pack, we may agree to differ payment of the same for a period of not exceeding three months. However, payment will become due immediately upon completion of the sale of the property, the expiration of three months or termination of instructions whichever may be the sooner. Until such time as payment is received by us, you nor any other person or persons shall not without our consent be entitled to use the Home Information Pack obtained on your behalf.

## **7. Bills**

If there are sufficient funds upon conclusion of your matter we will deduct our charges and expenses from the funds held on your behalf.

We will send you a bill for our charges and expenses when the work is completed and where funds are not available to discharge the same payment is due within 28 days of sending any bills to you. If you do not pay within this time we will charge interest on it at 8% a year (or 3% above the base rate of the Bank of England, whichever is the higher) on a daily basis from the date of the bill. If you have any query about your bill you should contact the person dealing with your work straight away.

## **8. Payment of money**

We are unable to accept payment of more than £250.00 in cash. We are able to accept payment by credit or debit card in respect of our costs and disbursements only.

We cannot use money you send us until the payment has been cleared by our bank. For personal or business cheques you should allow not less than five working days from the day we receive it for clearance.

If these terms cause you any difficulty or you are concerned about their implication please contact the person dealing with your work as soon as possible.

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## **9. Money held on your behalf**

Where we hold money on your behalf, we will place it on deposit with our bank unless the amount is small and/or we only expect to hold it for a short period.

We will pay you the interest earned while it is on deposit unless the amount of interest is less than £20.00. The rate of interest will usually be the Bank deposit Rate for withdrawals without notice.

The interest we pay you will not have income tax deducted from it so it will be your responsibility to include it in your income tax return and pay any income tax on it.

## **10. Money Laundering**

Solicitors are a Regulated Institution under the Money Laundering Regulations 2003, and we have to act strictly in accordance with those Regulations, and the Proceeds of Crime Act 2002. If therefore during the transaction we believe that there is any arrangement, or we have any reasonable suspicion of any arrangement that relates to the laundering of money, proceed of crime, or any criminal property then we have an absolute legal duty to report our reasonable suspicion to the National Criminal Intelligence Service.

We will keep all your affairs entirely confidential save and except where we have grounds to believe, or have reasonable suspicion of any breach of the Proceeds of Crime Act 2002. In those circumstances we will report the matter to the national Criminal Intelligence Service. It is on this basis that we agree to act for you, and by signing these terms of Business you agree to us revealing any information to the relevant authorities about your transaction and the arrangement/money that has given rise to the suspicion/report.

We will not be liable to you for compensation, damages, costs or interest that arise from any Report to the National Criminal Intelligent Service on the basis of our belief or reasonable suspicion of a breach of the regulation or the Proceeds of Crime Act 2002. We will only make such a Report in good faith and based on reasonable grounds, and no financial liability will accrue to Bosworths under these Terms of Business if such a Report is made, notwithstanding any costs, interest or expenses that may result from a delay in the transaction required as a consequence of The Report.

Bosworths place the utmost importance on the Money Laundering regulations 2003 and by signing these Terms of Business you are agreeing to us acting only in accordance with such Regulation and Proceeds of Crime Act 2002 and if necessary reporting you and the transaction where we feel appropriate. We cannot act on your behalf unless you sign the Terms of Business and agree to this specific Term. Further it is a requirement of the regulations that all clients provide formal identification. Therefore to enable us to act upon your instructions we will require proof of identification in the form of passport/photo driving licence together with a utility bill or some such similar document addressed to you at your current address. This requirement applies to all clients. If you have any difficulty in providing the identification required please discuss this with us immediately.

## **11. Storage of papers and deeds**

After completing your work, we are entitled to keep all your papers and documents while money is owing to us.

On payment of all outstanding sums due to us, we will keep your file of papers (except for any of your papers which you ask to be returned to you) on the understanding that we have your authority to destroy the file six years after sending you our final bill. We will not destroy documents that you ask us to deposit in safe custody.

We do not normally make a charge for retrieving stored papers and documents in response to continuing or new instructions to act for you. However, we reserve the right to make a charge based on the time we spend on reading papers, writing letters or other work necessary to complete the instructions.

## **12. Termination**

You may terminate your instructions to us in writing at any time. For example, you may decide you cannot give us clear or proper instructions on how to proceed or you may lose confidence in our work.

We are entitled to keep all of your papers and documents while money is owing to us.

We will decide to stop acting for you only with good reason and on giving you reasonable notice.

If you or we decide that we will stop acting for you, then you will pay our charges on an hourly basis with expenses, or as stated in any separate correspondence.

Pursuant to the Consumer Protection (Distance Selling) (Amendment) Regulations 2005 you are advised that in the event of your instructions being received by telephone you have seven days from the date of those instructions to cancel this Contract (the Cooling Off Period). In the event of you instructing us to proceed within the Cooling Off Period, then you will no longer have the right to cancel the Contract between us within that period.

**The remainder of this clause 12 only applies if your contract with us was made at your home or work place, on an excursion with us or after a visit to your home or work or an excursion.**

### **Cancellation of Contracts made in a Consumer's Home or Place of Work Regulations 2008**

#### **Notice of the right to cancel**

This Notice has been provided to you because you have entered into a contract to which the *Cancellation of Contracts made in a Consumer's Home or Place of Work Regulations 2008* ("the Regulations") apply. The contract is for the supply to you of goods or services. The person providing the goods or services is referred to in the Regulations as "the trader".

Under the Regulations, you have the right to cancel this contract if you wish to do so. This Notice explains how to exercise this right. It also gives you other information that is required by the Regulations.

In order to exercise your right to cancel the contract, you need to deliver or send a cancellation notice, that is, a written notice that you wish to cancel the contract. You can use the cancellation form provided below if you wish, but you do not have to do so. You can send your notification by email if you prefer.

Any cancellation notice should be delivered or sent to **the person in schedule 1 below at 63 Bridge Road East Molesey Surrey KT8 9ER** or at **molesey@bosworths.co.uk**

You have 7 days in which to serve a cancellation notice. The period of 7 days begins with the date when you receive this Notice. This 7 day period is referred to in the Regulations as "the cancellation period".

Under the Regulations, a cancellation notice is treated as being served as soon as it is sent or posted to the trader. A cancellation notice sent by electronic communication is treated as being served from the day when

it is sent to the trader.

If you agree in writing that the performance of this contract should begin before the end of the cancellation period, then even if you cancel the contract you may still be required to pay for goods or services supplied before the cancellation.

If you enter into a related credit agreement, then that agreement will be automatically cancelled if the contract is cancelled. A “related credit agreement” means an agreement under which fixed sum credit which fully or partly covers the price under the contract is granted to you by the trader, or by another person under an arrangement made between that person and the trader.

The identity of the trader providing goods or services under the contract is **named in schedule 1 below**

The reference number, code or other details to enable the contract to be identified is **in schedule 1 below**

This Notice is dated **the date of the covering letter under which these terms were sent to you**

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TO: (insert the name of the person in schedule 1) of  
63 Bridge Road East Molesey Surrey KT8 9ER

I/We (delete as appropriate) hereby give notice that I/we wish to cancel my/our contract

Signed

Name and Address and date

### **13. Raising queries or concerns with us - Complaints**

We are confident that we will give you a high quality service in all respects. However, if you have any concerns or queries about our work for you, please take them up first with the person dealing with your work. If that does not resolve the problem to your satisfaction (or you would prefer not to speak to the person dealing with your work), please take the matter up with James Osborne, the Complaints Partner.

All firms of solicitors are obliged to attempt to resolve problems that clients have with the service provided. It is therefore important that you immediately raise your concern with us. We value your instructions and would not wish to think you have any reason to be unhappy with our service.

In the unfortunate event of not being able to resolve your concerns at an early stage, please confirm in writing your concerns addressing your letter to James Osborne. Your letter will be acknowledged within two working days and at the same time you will be provided with a copy of the complaints procedure to be adopted. If at the end of the complaints procedure you are not satisfied with the outcome, or if your complaint has not been resolved within eight weeks of the written complaint then you have a right to complain to the Legal Ombudsman. If you wish to complain to the Legal Ombudsman in the circumstance described then you must do so within 6 months of your last contact with us. You can contact the Legal Ombudsman on 0300 555 0333 or by email on [enquiries@legalombudsman.org.uk](mailto:enquiries@legalombudsman.org.uk). You can find more information at [www.legalombudsman.org.uk](http://www.legalombudsman.org.uk). If you prefer you can write to them at Legal Ombudsman, P O Box 15870, Birmingham, B30 9EB. We can also supply leaflets.

#### **14. Agreement**

Your continuing instructions will amount to your acceptance of these terms of business, but please sign and date the enclosed copy of these terms and return it to us immediately. Then we can be confident that you understand the basis on which we will act for you.

We hope that by sending this agreement to you we have addressed your immediate queries about the day to day handling of your work and our terms of business. However, if you have any queries, please do not hesitate to contact the person dealing with your matter.

#### **15. Dealing with others**

During your matter we will often have to deal with other professionals or organisations. We will assume that you have no objection to our discussing your matter where it is considered relevant. If you do not wish us to do so please confirm at the outset.

#### **16. Joint Instructions**

We will assume, unless we have written instructions from you to the contrary, that the instructions given by one of the parties are on behalf of you both or in the event of a partnership or limited company are duly authorised to give such instructions. We will therefore act in accordance with such instructions and will assume that you are jointly and severally responsible for instructing us.

#### **17. Other Matters**

Bosworths are regulated by the Solicitors Regulation Authority ([www.sra.org.uk](http://www.sra.org.uk)) SRA 47428

We comply with the Provision of Service Regulations 2009 by displaying the required details of our Professional Indemnity Insurance in reception at our office

**SCHEDULE 1**

**People responsible for your work**

Your matter will be carried out by \_\_\_\_\_ and is primarily based at our office at East Molesey.

**SCHEDULE 2**

**The work we do**

The work that we will carry out for you is:-

Signed (First Client)

Dated

Print Name

Signed (Second Client)

Dated

Print Name

File Number:

**THIS IS AN IMPORTANT DOCUMENT WHICH WE URGE YOU TO READ AND ENSURE THAT YOU ARE FAMILIAR WITH BEFORE SIGNING. ONCE YOU HAVE SIGNED THE DUPLICATE AND RETURNED IT TO US WE CAN ACT ON YOUR BEHALF AND A COPY WILL BE SENT TO YOU FOR YOUR RECORDS. THIS DOCUMENT CONSTITUTES YOUR AGREEMENT WITH US AND THE BASIS ON WHICH WE WILL ACT FOR YOU.**

**THANK YOU FOR BECOMING A CLIENT OF BOSWORTHS**