

#### **Price Transparency**

#### CONVEYANCING

#### FEE CALCULATIONS

We do not offer fixed fee conveyancing as it would not be beneficial to you. When you make an enquiry for us to conduct work on your behalf we will provide you with a detailed estimate of costs and timeframes and as part of our Treating Clients Fairly Policy and update you if there are any changes. Below are some worked examples to demonstrate how our fees are calculated upon a typical sale and/or purchase of Freehold and Leasehold properties. You will appreciate that there are many variables and so it is important that you discuss the specifics of your matter with us and only take these worked examples as a guide. Note that VAT is added where indicated at the current prevailing rate of 20% which may change.

#### **EXAMPLES:-**

#### PURCHASE OF A FREEHOLD RESIDENTIAL PROPERTY

Our fees are charged at our reduced conveyancing hourly rate of £210 plus VAT (currently 20%), based on the time actually spent to cover all of the work required to complete the purchase of your new home, including attending to the registration of your title at the Land Registry and dealing with the payment of Stamp Duty Land Tax (Stamp Duty) if the property is in England, or Land Transaction Tax (Land Tax) if the property you wish to buy is in Wales.

#### Conveyancer's fees and disbursements

• Estimated Legal fees upon the purchase of a second hand property (allowing 8 hours work being the typical time required for the purchase)  $\pounds 1,680 + VAT$  and upon a newbuild (allowing for 11 hours work being the typical time required for the purchase)  $\pounds 2,310 + VAT$ 

 $\bullet$  For acting for you upon mortgage work allowing for 2 hours work estimated legal fees  $\pounds420$  + VAT

• Search fees from £397.51 to £497.51 inclusive of VAT

• HM Land Registry fees are currently as follows:-

	Newbuilds/Part of a Title	Second Hand/Whole of Title
Up to £80,000	£45	£20
Up to £100,000	£95	£40
Up to £200,000	£230	100
Up to £500,000	£330	£150
Up to £1,000,000	£655	£295
Over £1,000,000	£1,105	£500

• Stamp Duty Land Tax variable as below

• Electronic money transfer fee  $\pounds 30 + VAT$ 

#### Disbursements

Disbursements are costs related to your matter that are payable to third parties, such as Search Fees & Land Registry fees. We handle the payment of the disbursements on your behalf to ensure a smoother process.

## Stamp Duty Land Tax or Land Transaction Tax (on purchase)

This depends on the purchase price of your property and a number of other variables. For example, ownership of other properties, anywhere in the world; reliefs such as First Time Buyer Relief or Principal Main Residence Relief. You can calculate the amount you will need to pay by using HMRC's website or if the property is located in Wales by using the Welsh Revenue Authority's website. However by example:-

Purchase of Principal Main Residence (other than a First Time Buyer):-	
0% on first £125,000	£0
2% on next £125,000	£2,500
5% on value over £250,000 to £925,000	£33,750
plus 12% thereafter.	,
1	
Purchase of principal main residence by first time buyer up to £300 000	£0

Purchase of principal main residence by first time buyer up to £300,000£05% on next £500,000 -£25,000N.B. If over £800,000 no First Time Buyer Relief is available£25,000

If you are purchasing a second property not as a principal main residence higher rates of StampDuty Land Tax or Land Transaction Tax will be payable upon the investment purchase as follows:-3% on first £125,000£3,7505% on next £125,000£6,2508% on next £675,000£34,00013% on next £575,000£74,75015% thereafter15% thereafter

There are different rates for Non-Residential Properties and Corporate Purchases.

#### How long will my house purchase take?

How long it will take from your offer being accepted until you can move in to your house will depend on a number of factors. The average process takes between 8-12 weeks.

It can be quicker or slower, depending on the parties in the chain. For example, if you are a first time buyer, purchasing a new build property with a mortgage in principle, it could take 6-12 weeks.

#### **Stages of the process**

The precise stages involved in the purchase of a residential property vary according to the circumstances. However, below are the key stages:

- Take your instructions and give you initial advice
- Check finances are in place to fund purchase and contact lender's solicitors if needed

- Receive and advise on contract documents
- Carry out searches
- Obtain further planning documentation if required
- Make any necessary enquiries of seller's solicitor
- Give you advice on all documents and information received
- Go through conditions of mortgage offer with you if applicable
- Send final contract to you for signature
- Agree completion date (date from which you own the property)
- Exchange contracts and notify you that this has happened
- Arrange for all monies needed to be received from lender and you
  - Obtain pre-completion searches
- Complete purchase
- Deal with payment of Stamp Duty Land Tax
- Deal with application for registration at Land Registry

## PURCHASE OF A LEASEHOLD RESIDENTIAL PROPERTY

Our fees are charged at our reduced conveyancing hourly rate of £210 plus VAT (currently 20%), to cover all the work required to complete the purchase of your new property, including attending to the registration of your title at the Land Registry and dealing with the payment of Stamp Duty Land Tax (Stamp Duty) if the property is in England, or Land Transaction Tax (Land Tax) if the property is in Wales.

## Conveyancer's fees and disbursements

Estimated Legal fees upon the purchase of a Leasehold purchase are the same as the estimated fees upon a purchase of a freehold property (second hand or newbuild) but allowing for an additional 3 hours work being the typical time required for the purchase

Total £2,310 plus VAT (currently 20%) excluding disbursements or if a newbuild £2,940 plus VAT (currently 20%) excluding disbursements

 $\bullet$  For acting for you upon mortgage work estimated legal fees £420 (allowing for 2 hours work) + VAT

• Search fees from £397.51 to £497.51 inclusive of VAT

• HM Land Registry fees are currently as follows:-

	Newbuilds/Part of a Title	Second Hand/Whole of Title
Up to £80,000	£45	£20
Up to £100,000	£95	£40
Up to £200,000	£230	100
Up to £500,000	£330	£150
Up to £1,000,000	£655	£295
Over £1,000,000	£1,105	£500

• Stamp Duty Land Tax variable as below

• Electronic money transfer fee  $\pounds 30 + VAT$ 

## Anticipated Additional Disbursements for Leasehold Purchases

• Notice of Transfer fee – \*This fee if chargeable is set out in the lease. Often the fee is between  $\pm 50 - \pm 200 + \text{VAT}$ .

• Notice of Charge fee (if the property is to be mortgaged) – This fee is set out in the lease. Often the fee is between  $\pounds 50 - \pounds 200 + VAT$ .

• Deed of Covenant fee \*- This fee is provided by the management company for the property and can be difficult to estimate. Often it is between  $\pounds 150 - \pounds 250 + VAT$ .

• Certificate of Compliance fee \*- To be confirmed upon receipt of the lease, as can usually range between  $\pounds 100 - \pounds 200 + VAT$ .

\* Not required on a Newbuild

These fees vary from property to property and can on occasion be significantly more than the ranges given above. We can give you an accurate figure once we have sight of your specific documents especially the management pack from the managing agents.

You should also be aware that ground rent and service charge are likely to apply throughout your ownership of the property. We will confirm the ground rent and the anticipated service charge as soon as this we receive this information.

#### Stamp Duty Land Tax or Land Transaction Tax

This depends on the purchase price of your property. You can calculate the amount you will need to pay by using HMRC's website or if the property is located in Wales by using the Welsh Revenue Authority's website.

This depends on the purchase price of your property and a number of other variables. For example, ownership of other properties, anywhere in the world; reliefs such as First Time Buyer Relief or Principal Main Residence Relief. You can calculate the amount you will need to pay by using HMRC's website or if the property is located in Wales by using the Welsh Revenue Authority's website. However by example:-

Purchase of Principal Main Residence (other than a First Time Buyer):-	
0% on first £125,000	£0
2% on next £125,000	£2,500
5% on value over £250,000 to £925,000	£33,750
plus 12% thereafter.	

Purchase of principal main residence by first time buyer up to £300,000£05% on next £500,000 -£25,000N.B. If over £800,000 no First Time Buyer Relief is available£25,000

If you are purchasing a second property not as a principal main residence higher rates of StampDuty Land Tax or Land Transaction Tax will be payable upon the investment purchase as follows:-3% on first £125,000£3,7505% on next £125,000£6,2508% on next £675,000£34,00013% on next £575,000£74,75015% thereafter

There are different rates for Non-Residential Properties and Corporate Purchases.

#### How long will my purchase take?

How long it will take from your offer being accepted until you can move in to your house will depend on a number of factors. The average process takes between 6-8 weeks but perhaps more upon a newbuild. It can be quicker or slower, depending on the parties in the chain. For example, if you are a first time buyer, purchasing a new build property with a mortgage in principle, it could take 12-16 weeks. However, if you are buying a leasehold property that requires an extension of the lease, this can take significantly longer, between 3 and 6 months. In such, a situation additional charges would apply.

Our fee assumes that:

a) this is a standard transaction and that no unforeseen matters arise including for example (but not limited to) a defect in title or lease which requires remedying prior to completion or the preparation of additional documents ancillary to the main transaction

b) this is the assignment of an existing lease and is not the grant of a new lease unless a newbuild or involves an extension of a lease whether by consent or under statute

c) the transaction is concluded in a timely manner and no unforeseen complication arise

d) all parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation

e) no indemnity policies are required. Additional disbursements may apply if indemnity policies are required.

# Stages of the process

The precise stages involved in the purchase of a residential leasehold property vary according to the circumstances. However, below are the key stages:

- Take your instructions and give you initial advice
- Check finances are in place to fund purchase and contact lender's solicitors if needed
- Receive and advise on contract documents
- Carry out searches
- Considering Management Company requirements and advising upon Service Charges
- Obtain further planning documentation if required
- Make any necessary enquiries of seller's solicitor
- Give you advice on all documents and information received
- Go through conditions of mortgage offer
- Send final contract to you for signature
- Draft Transfer or on Newbuild agree Lease
- Advise you on joint ownership
- Obtain pre-completion searches
- Agree completion date (date from which you own the property)
- Exchange contracts and notify you that this has happened
- Arrange for all monies needed to be received from lender and you
- Complete purchase and satisfy Landlord's Notice requirements & other aspects
- Deal with payment of Stamp Duty/Land Tax

• Deal with application for registration at Land Registry and satisfy any compliance requirements on purchase

# SALE OF A FREEHOLD RESIDENTIAL PROPERTY

Our fees which are charged at our reduced hourly conveyancing rate of £210 plus VAT (currently 20%) based on the time actually spent, cover all of the work required to complete the sale of your property, together with redeeming mortgages (if any).

## Conveyancer's fees and disbursements

• Estimated Legal fees allowing for 6 hours work being the typical time required for the sale  $\pm 1,260 + VAT$ 

- Upon mortgage redemption  $\pounds 105 + VAT$
- Provision of official documentation £21 (no VAT)
- Electronic money transfer fee  $\pounds 30 + VAT$  on Redemption of Mortgage
- Total inclusive of VAT at current rate of 20% £1,533 (no mortgage) to £1,695 (with mortgage)

## Disbursements

Disbursements are costs related to your matter that are payable to third parties, such as indemnity policies. We handle the payment of the disbursements on your behalf to ensure a smoother process.

## How long will my house sale take?

How long it will take for you to sell your house will depend on a number of factors. The average process takes between 6-8 weeks.

It can be quicker or slower, depending on the number of parties in the chain. However, if you are selling a property upon which the estate management charges are payable that requires dealing with numerous pre-contract enquiries, this can take considerably longer.

## Stages of the process

The precise stages involved in the sale of a residential property vary according to the circumstances.

However, below are the key stages:

- Take your instructions and give you initial advice
- Check finances are in place to enable sale and contact the lender's solicitors, if needed
- Prepare and advise on contract documents

• Obtain further planning documentation, building regulation approvals, FENSA certificates, warranties and so forth

- Submit contract and support documentation to the seller's solicitors
- Deal with purchaser's solicitors pre-contract enquiries
- Send final contract to you for signature
- Agree completion date (date at which you sell the property)
- Exchange contracts and notify you that this has happened
- Arrange for all monies needed to be received from the purchaser's solicitors and you
- Complete sale

Our estimated fee assumes that:-

a) this is a standard transaction and that no unforeseen matters arise including for example (but not limited to) a defect in title which requires remedying prior to completion or the preparation of additional documents ancillary to the main transaction

b) there are no service charges payable to a management company in which case additional fees will arise and you will have to pay for a management pack usually between  $\pounds 250$  and  $\pounds 600$  plus VAT.

c) the transaction is concluded in a timely manner and no unforeseen complication arise

d) all parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation

e) no indemnity policies are required. Additional fees and disbursements may apply if indemnity policies are required

# SALE OF A LEASEHOLD RESIDENTIAL PROPERTY

Our fees which are charged at our reduced hourly conveyancing rate of £210 plus VAT (currently 20%) cover all the work required to complete the sale of your property, including the redemption of any mortgage and the apportionments of service charges and ground rent.

## Conveyancer's fees and disbursements

Estimated legal fees allowing for 9 hours work being the typical time required for the sale £2,289 plus VAT (currently 20%)

- Upon mortgage redemption £105 + VAT
- Provision of official documentation £21 (no VAT)
- Electronic money transfer fee  $\pm 30 + VAT$  on Redemption of Mortgage
- Total inclusive of VAT at current rate of 20% £1,533 (no mortgage) to £1,695 (with mortgage)

Total inclusive of VAT at current rate of 20% £2,289 (no mortgage) £2,415 (with mortgage) You will also have to pay for a management pack from the Managing Agents/Landlords usually between £300 + VAT and £600 + VAT.

## How long will my sale take?

How long it will take from you accepting your offer until you can move out will depend on a number of factors. The average process takes between 4-12 weeks. It can be quicker or slower, depending on the parties in the chain. For example, if you are at the top of the chain, it could take 6-12 weeks, however, if you are selling a leasehold property that requires extensive replies to precontract enquiries involving managing agents and freeholders, this can take significantly longer, between 3 and 6 months. In such, a situation additional charges may apply.

Our estimated fee assumes that:

a) this is a standard transaction and that no unforeseen matters arise including for example (but not limited to) a defect in title which requires remedying prior to completion or the preparation of additional documents ancillary to the main transaction

b) this is the assignment of an existing lease and is not the grant of a new lease or involves an extension of a lease whether by consent or under statute

c) the transaction is concluded in a timely manner and no unforeseen complication arise

d) all parties to the transaction are co-operative and there is no unreasonable delay from third parties providing documentation

e) no indemnity policies are required. Additional fees and disbursements may apply if indemnity policies are required

f) no licence to assign is required from the Landlord.

## Stages of the process

The precise stages involved in the sale of a residential leasehold property as per the freehold but varied according to the circumstances.

• Take your instructions and give you initial advice

- Obtain information as to cost of Management Pack from Managing Agents
- Submit Property Information Forms and other forms for your completion
- Prepare and advise on contract documents/Property Information Forms & documentation requirements
- Submit contract and support documentation to the seller's solicitors
- Deal with purchaser's solicitors pre-contract enquiries
- Send final contract to you for signature
- Agree completion date (date at which you sell the property)
- Exchange contracts and notify you that this has happened
- Arrange for all monies needed to be received from the purchaser's solicitors and you
- Complete sale

## PROBATE

We are required to publish prices for probate work in relation to uncontested cases, where all the assets are in the UK. This includes both testate and intestate and taxable and non-taxable estates. Our hourly charge is  $\pounds 250$  plus VAT at the current prevailing rate of 20%

However, there are a range of variables which could affect the price quoted (e.g. there is a separate cost for preparing tax returns).

# APPLYING FOR THE GRANT, COLLECTING AND DISTRIBUTING THE ASSETS (FIXED QUOTE)

Total costs estimated between  $\pounds 3,000$  to  $\pounds 10,000 + VAT$  at 20% making the total estimated costs  $\pounds 3,600$  inclusive of VAT where this is a small estate with no inheritance tax to pay to  $\pounds 12,000$  inclusive of VAT

The exact costs depend on the individual circumstances of the matter. For example, if there is one beneficiary and no property, costs will be at the lower end of the range. If there are multiple beneficiaries, a property and multiple bank accounts, costs will be at the higher end.

We will handle the full process for you. The lower estimate is for estates where:

- There is a valid will
- There is no more than one property
- There are no more than 3 bank or building society accounts
- There are no other intangible assets
- There are up to 3 beneficiaries

• There are no disputes between beneficiaries on division of assets. If disputes arise this is likely to lead to an increase in costs

• There is no inheritance tax payable and the executors do not need to submit a full inheritance tax account to HMRC

• There are no claims made against the estate

Disbursements (not included in the fee and which do not attract VAT):

- Probate application fee of £300
- 2 office copies £3

• Approx £220 upon advertising notice of the Grant in The London Gazette and Local Newspaper – Protects against unexpected claims from unknown creditors where necessary.

Disbursements are costs related to your matter that are payable to third parties, such as court fees. The total possible disbursements are therefore  $\pounds 523$ .

We handle the payment of the disbursements on your behalf to ensure a smoother process.

## Potential additional costs

If there is no will or the estate consists of any share holdings (stocks and bonds) there are likely to be additional costs that could range significantly depending on the complexity of the estate and how it is to be dealt with. We can give you a more accurate quote once we have more information.
Dealing with the sale or transfer of any property in the estate is not included.

### How long will this take?

On average, smaller estates that fall within this range of being dealt with within 3-6 months. Typically, obtaining the grant of probate takes 4 weeks. Collecting assets then follows, which can take between 6-12 weeks. Once this has been done, we can then distribute the assets. This normally takes 1-2 weeks.

# LARGER ESTATES AND INVOLVING PAYMENT OF INHERITANCE TAX OR INHERITANCE TAX ACCOUNT

These will be dealt with usually on an hourly basis. Our hourly rate is  $\pounds 250 + VAT$ . Estimates will be provided as soon as we have a clear idea of the nature and complexity of the task at hand following receipt of comprehensive instructions from our client.

# CONDITIONAL FEE ARRANGEMENTS (Not upon Conveyancing, Probate of Family matters)

If your matter is to be funded through a Conditional Fee Arrangement and the matter is straightforward we will conduct a risk assessment at the first meeting which will be covered within the cost of that meeting.

Under the terms of the Conditional Fee Arrangement clients are required to make good any shortfall at our discretion.

The cost of the first hearing will be covered by the Conditional Fee Arrangement if the Conditional Fee Agreement is entered into at that meeting (as is usually the case).

Full details are provided to clients at outset when the specific details of their claim is known.

#### **Complaints information**

# TREATING CLIENTS FAIRLY: SERVICE STANDARDS, CONCERNS AND COMPLAINTS

#### **Policy statement**

At Campbell Courtney & Cooney Solicitors we are fully committed to providing the highest standards of advice and service to our clients by working in partnership with them.

Our clients are our most valuable asset and our aim is to ensure that we deliver a client-friendly, robust, reliable and cost-effective legal service to them.

The fee-earners at Campbell Courtney & Cooney Solicitors have a strong reputation in the legal market and we strive to build long-standing, trusted relationships with all of our clients. We are authorised and regulated by the Solicitors Regulation Authority and our Treating Clients Fairly Policy is designed to ensure that we consistently deliver fair outcomes to our clients; in line with the SRA's Code of Conduct.

We are committed to promoting equality and diversity in all our dealings with clients, third parties and employees.

#### Our services

In delivering our commitment to Treat Clients Fairly, Campbell Courtney & Cooney Solicitors makes every effort to ensure that our clients are totally satisfied with the legal service they receive and we endeavour to:

• make any and all possible accommodations for clients with individual needs so as that they are not at any disadvantage

• ensure that clients are able to read any documents sent to them that require their understanding. We facilitate this by proactively providing large type documents for our clients with visual impairment

• communicate with our clients in a way that they will understand, by using 'plain' and not 'legalese' language

• update our clients regularly on the progress of their matter, especially with updates as to costs, ensuring they understand any potential outlays or fees that may arise

• provide our clients with a high quality legal service by offering highly experienced lawyers who are experts in their particular area of work

• work with our clients in an empathetic and personable way, particularly when the matter is emotionally delicate, such as when working on a probate with relatives of the recently deceased

• operate our Complaints Handling Procedure in an open and fair way, whereby clients are aware of their right to complain to either the firm or Legal Ombudsmen

• ensure that a client or prospective client is treated in a non-discriminatory way that respects diversity

• be flexible in our approach, explore options and be open to new ideas

- inspire and empower our clients for whom we act
- provide practical solutions explained in straightforward language and 'jargon free'
- Passionate about what we do and the clients that we serve
- Work continually as to how we can enhance and improve our services
- Ensure timely responses and communication at every level in the organisation
- Understand the importance of the client's matter to them
- Respect clients' wishes and beliefs.

#### Our approach

Our priority is to provide our clients with an excellent service underpinned by the quality of our advice. We are committed to ensuring that our clients want to use our services, stay with us and recommend us to their families, friends and colleagues.

Our service is shaped by listening to our clients' needs and understanding what is important to them. We take responsibility for meeting the needs of our clients and always look for way to improve the quality of our service. We operate a rigorous file review system as part of our internal audit procedures as well as regularly conducting client surveys to ensure that we consistently enhance the service levels for the client.

We recognise that our employees are critical to delivering a positive client experience and ensuring our clients are treated fairly. All of our employees are fully trained in dealing with our clients and in treating them fairly.

## **CONCERNS AND COMPLAINTS**

We seek to provide you with the highest standard of service, however, if at any point you become unhappy or concerned about the service we have provided, then you should inform us immediately, so that we can do our best to resolve the problem.

In the first instance, it may be helpful to contact Chris Cooney to discuss your concerns and he will do his best to resolve any issues at this stage. If, however, you would like to make a formal complaint, then you can read our full complaints procedure <u>here</u> which sets out the steps that you will need to take. Making a complaint will not affect how we handle your case.

#### What to do if we cannot resolve your complaint

The Legal Ombudsman can help you if we are unable to resolve your complaint ourselves through our own rigorous complaint process. They will look at your complaint independently and it will not affect how we handle your case.

Before accepting a complaint for investigation, the Legal Ombudsman will check that you have tried to resolve your complaint with us first. If you have and we have not been able to reach a resolution and you wish to refer your complaint to the Legal Ombudsman then the time limit for such a referral is not later than one year from the date of the act or omission being complained about or when you should have realised there was cause for complaint.

The contact details for the Legal Ombudsman are:

Visit: www.legalombudsman.org.uk

Call: 0300 555 0333 between 9am and 5pm

Email: enquiries@legalombudsman.org.uk

Legal Ombudsman PO Box 6167, Slough, SL1 0EH

The Solicitors Regulation Authority can help you if you are concerned about any aspect of our professional behaviours, which could include discriminating against you because of your age, disability or other characteristic or not accounting to you for monies provided to us for the conduct of your matter. To make a complaint to the SRA please navigate to their webpage here <u>SRA | Reporting a solicitor or firm to us | Solicitors Regulation Authority</u>

## The above links to your complaints handling policy which needs to be amended as follows:

## **Our Complaints Policy**

We are committed to providing a high-quality legal service to all our clients. When something goes wrong, we need you to tell us about it. This will help us improve our standards. Our Complaints Procedure If you have a complaint, please contact us with the details.

#### What will happen next?

- 1. We will send you a letter acknowledging receipt of your complaint within seven days of receiving it, enclosing a copy of this procedure.
- 2. We will then investigate your complaint. This will normally involve passing your complaint to our Complaint Handling Officer, Chris Cooney who will review your matter and speak to the member of staff/fee earner who acted for you. If your

complaint is against Chris Cooney, another suitably experienced colleague David Long will investigate your complaint.

- 3. Depending on the nature of the complaint you may be invited to a meeting to discuss and hopefully resolve your complaint, if it is considered that such a meeting is in the best interests of both parties, and will facilitate a resolution. If appropriate you will be invited to attend a meeting within 14 days of sending you the acknowledgement letter.
- 4. Should a meeting take place, then within seven days of the meeting, we will write to you to confirm what took place and any solutions that have been agreed with you.
- 5. If a meeting is not considered appropriate then we will explain why we do not believe a meeting is necessary. In these circumstances we will send you a detailed written reply to your complaint, including suggestions for resolving the matter, within 21 days of sending you the acknowledgement letter.
- 6. At this stage, if you are still not satisfied, you should contact us again and we will arrange to review the decision. Someone unconnected with the matter at the Firm will review.
- 7. We will write to you within 14 days of receiving your request for a review, confirming our final position on your complaint and explaining our reasons.
- 8. If you are still not satisfied, you can then contact the Legal Ombudsman at PO Box 6167, Slough, SL1 0EH about your complaint. Any complaint to the Legal Ombudsman must be made within six months of you receiving a final response from us. The time limit for referring a complaint to the Legal Ombudsman is not later than one year from the date of the act or omission being complained about or when you should have realised there was cause for complaint. For further information you should contact The Legal Ombudsman on telephone number, 0300 555 0333 or at www.legalombudsman.org.uk
- 9. Where any complaint relates to our bill then you may also have a right to object to the bill by making a complaint to the Legal Ombudsman or by applying to the Court for an assessment of the bill under the Solicitors Act 1974 however, the Legal Ombudsman may not consider a complaint about our bill if you have applied to the Court for an assessment.
- 10. If we have to change any of the timescales above, we will let you know and explain why.

- 11. The EU Directive on Consumer Alternative Dispute Resolution (the ADR Directive) allows for certain Approved Bodies to mediate between you and our firm in an attempt to resolve the issues of your complaint, if our own internal process has been unsuccessful. We agree to use the services of ProMediate (www.promediate.co.uk) if both you and the Firm agree that this is an appropriate course of action to take.
- 12. If we are unable to resolve the complaint and it relates to a contract that the firm has entered into with you online, or by other electronic means, for example client care letter and terms of business were emailed to you, you may also be able to submit their complaint to a certified alternative dispute resolution (ADR) provider in the UK via the EU 'ODR platform'. The ODR platform, is an interactive website offering a single point of entry for disputes between consumers and traders relating on online contracts. The ODR platform is available to consumer clients only. The website address for the ODR platform is http://ec.europa.eu
- 13. The firm will not charge for handling the complaint. The Legal Ombudsman service is free of charge to the complainant. The ODR platform itself is free to use, but the ADR entity to which the complaint is transmitted may charge for its services.