

## **ODT SOLICITORS**

### **Terms of Business**

#### **ODT Solicitors**

1. ODT Professional Ltd (trading as ODT Solicitors) is a limited company incorporated in England under company number 08876525 .
2. It is ODT Solicitors which accepts your instructions to provide the legal services as set out in our engagement letter (“Engagement Letter”) accompanying these Terms of Business and with which you are contracting for the purposes of the provision of those legal services (“the Engagement”). References to ‘we’, ‘us’ and ‘our’ are to ODT Solicitors. References to ‘you’ and ‘your’ are to the client or clients referred to in the Engagement Letter. We use the word “partner” to refer to a member of the , or an employee or consultant with equivalent standing and qualifications.

#### **These Terms**

3. These Terms of Business should be read together with our Engagement Letter. Together they form the contract between you and us for the purposes of the Engagement. If and to the extent that the Terms of Business conflict with the Engagement Letter, the Engagement Letter shall prevail.
4. From time to time it may be necessary for us to amend or supersede these Terms of Business. In such circumstances we shall notify you of the proposed changes and, unless we hear from you within 14 days of such notification, the new Terms of Business will come into effect from the end of that period.

#### **Opening Hours**

5. The normal hours of opening at our offices are between 9.00 am and 5.00 pm on weekdays. Messages can be left on the answerphone outside those hours and appointments can be arranged at other times when this is essential.

#### **People responsible for your work**

6. The fee earner responsible for dealing with your work will be set out in the firm’s initial Engagement Letter to you together with details of the partner with final responsibility for work done in this department. We will try to avoid changing the people who handle your work but if this cannot be avoided, we will tell you promptly of any change and why it may be necessary.

#### **Our Services**

7. We will perform the Engagement with reasonable skill and care. Our services will not include advice on tax related issues arising out of the Engagement unless requested by you and agreed with you in writing.
8. Our advice is prepared solely:
  - a. for use by you; and

- b. for the intended purposes associated with the Engagement and any subsequent variation thereof.
- 9. Our advice should not be disclosed to any third party without our prior written agreement.

#### **Charges and expenses**

- 10. You agree to pay our fees and disbursements as set out in our bills.
- 11. Our charges will normally be calculated primarily by reference to the time actually spent by the solicitors and other staff in respect of any work which they do on your behalf. This may include meetings with you and other persons; reading, preparing and working on papers; making and receiving telephone calls; carrying out legal research; letters, faxes, e-mails and text messages; preparation of any detailed costs estimates, schedules and bills; attending court or other meetings; and time necessarily spent travelling away from the office. From time to time we may arrange for some of this work to be carried out by persons not directly employed by us; such work may be charged to you at the hourly rate which would be charged if we had done the work ourselves.
- 12. Routine letters, faxes, e-mails and texts that we send and receive and routine telephone calls that we make and receive are charged at a minimum charge of one-tenth of the hourly rate. Longer letters, e-mails and telephone calls are charged on a time spent basis.
- 13. Before starting work for you, and upon any relevant review, we will advise you in writing of our prevailing hourly rates. We will add VAT to our costs at the prevailing rate which is currently 20%. Any estimate, quote, fee, disbursement or other cost is exclusive of VAT or other taxes or duties we are obliged to charge.
- 14. Our hourly rates have to be reviewed periodically to reflect increases in overhead costs and inflation and are normally reviewed with effect from 1 April each year. If a review is carried out before this matter has been concluded, we will inform you of any variation in the rate before it takes effect.
- 15. In addition to the time spent, we may take into account a number of factors including any need to carry out work outside our normal office hours, the complexity of the issues, the speed at which action has to be taken, any particular specialist expertise which the case may demand. An increase in the rates may be applied to reflect such factors. In property transactions, in the administration of estates and in matters involving a substantial financial value or benefit to a client, a charge reflecting, for example, the price of the property, the size of the estate, or the value of the financial benefit may be considered. It is not always possible to indicate how these aspects may arise but on present information we would expect them to be sufficiently taken into account in the rates which we have quoted. Where an increase in the rates or a charge reflecting any value element is to be added we will explain this to you.
- 16. Disbursements and expenses are recharged to you at a rate appropriate to cover their cost and administration and in addition to our fees, except where separate agreement has been reached. These include but are not limited to third party expenses incurred by us on your behalf such as Court fees, fees of experts, barristers and external advocates, courier costs, search fees, stamp duty and overseas lawyers' fees. No separate charge is made for secretarial time, other than overtime. We will recharge travel costs, accommodation, communications and subsistence costs when travelling away from our offices in connection with the Engagement. Where disbursements will be substantial, we

may request that money is paid to us on account of those costs before we incur them, or arrange for the costs to be paid directly by you.

17. If, for any reason, this matter does not proceed to completion, we will be entitled to charge you for work done and expenses incurred. VAT is payable on certain expenses.

#### **Payment arrangements**

18. Property transactions. We will normally agree fees with you at the outset or send you our bill and/or completion statement following the exchange of contracts requiring payment on or before completion. If sufficient funds are available on completion, and we have agreed our fees with you or sent you a bill, we will deduct our charges and expenses from the funds held on completion. We reserve the right to make deductions in respect of outstanding charges due to the firm from monies held on your behalf.
19. Administration of Estates. We will normally submit an interim bill at regular stages during the administration, starting with the obtaining of a Grant. The final account will be prepared when the Estate Accounts are ready for approval.
20. Other cases or transactions. It is normal practice to ask clients to pay interim bills and sums of money from time to time on account of the charges and expenses which are expected in the following weeks or months. We find that this helps clients in budgeting for costs as well as keeping them informed of the legal expenses which are being incurred. If such requests are not met with prompt payment, delay in the progress of a case may result. In the unlikely event of any bill or request for payment not being met, we reserve the right to stop acting for you further. Please see **Alternative Funding Arrangements** section below in respect of contentious matters.
21. Payment is due to us within 28 days of our sending you a bill. Interest will be charged on a daily basis at 8% over the Royal Bank of Scotland's base rate from time to time from the date of the bill in cases where payment is not made within 28 days of delivery by us of the bill.
22. The common law entitles us to retain any money, papers or other property belonging to you which properly come into our possession pending payment of our costs, whether or not the property is acquired in connection with the matter for which the costs were incurred. This is known as a 'general lien'. We are not entitled to sell property held under a lien but we are entitled to hold property, other than money, even if the value of it greatly exceeds the amount due to us in respect of costs.
23. If we are conducting litigation for you, we have additional rights in any property recovered or preserved for you whether it is in our possession or not and in respect of all costs incurred, whether billed or unbilled. We also have a right to ask the court to make a charging order in our favour for any assessed costs.
24. We do not generally accept payments to us in cash in excess of £200. Monies due to you from us will be paid by cheque or bank transfer, but not in cash, and will not be made payable to a third party. We do not accept payment by debit or credit card.

### **Other parties' charges and expenses**

25. In some cases and transactions a client may be entitled to payment of costs by some other person. It is important that you understand that in such circumstances, the other person may not be required to pay all the charges and expenses which you incur with us. You have to pay our charges and expenses in the first place and any amounts which can be recovered will be a contribution towards them. If the other party is in receipt of public funding no costs are likely to be recovered.
26. If you are successful and a court orders another party to pay some or all of your charges and expenses, interest can usually be claimed on them from the other party from the date of the court order. We will account to you for such interest to the extent that you have paid our charges or expenses on account, but we are entitled to the rest of that interest.
27. You will also be responsible for paying our charges and expenses of seeking to recover any costs that the court orders the other party to pay to you.
28. A client who is unsuccessful in a court case may be ordered to pay the other party's legal charges and expenses. That money would be payable in addition to our charges and expenses. Arrangements can be made to take out insurance to cover liability for such legal expenses (see **Alternative Funding Arrangements** below).

### **Alternative Funding Arrangements**

29. In contentious matters, you should consider and review whether your, and/or your opponent's, costs may be covered by an existing 'before the event' insurance policy ('BTE Insurance'). If you have such cover, most typically, legal expenses insurance will form part of your current contents / buildings / motor insurance policies. In addition, companies and individuals may take out specific legal expenses insurance policies or have such cover as part of their employment / business arrangements. It is very important that you check the position closely as it may be the case that your costs could be covered (usually to a predetermined sum and subject to notification of the claim within strict time limits) by an existing insurer. If you would like us to check the policies for you to see whether you are covered, please send them to us immediately.
30. Further or alternatively, it may be possible upon application to obtain 'after the event' insurance ('ATE Insurance') against your, and/or your opponent's, cost of these proceedings. Often, this will require the submission of papers to an insurer / broker with an Opinion from counsel as to your prospects of success, and if available will be subject to the payment of a premium which from 1 April 2013 will not generally be recoverable from your opponent even if you are successful. If this is something you would like to consider, please let us know and we can make appropriate enquiries in the marketplace, but please note that unless and until insurance cover is in place we will continue to act on our usual privately funded basis, including the costs of applying for insurance.
31. In certain circumstances, solicitors may be able to enter into a Conditional Fee Agreement ('CFA') under which costs will only be recoverable in the event of success, but in that event costs can be increased by up to a maximum of 100%. In relation to CFA's entered into from 1 April 2013, it is generally no longer possible to recover additional liabilities, such as the success fee, from your opponent. Please let us know if you wish us to consider entering into such an agreement, but please note we will normally only consider this if your prospects of success are very high.

32. Further, from 1 April 2013, it is possible for solicitors to enter into a Damages Based Agreement ('DBA') under which our costs can be charged to you as a percentage of the damages recovered, to a maximum of 50% of the damages (or less in some personal injury matters). Please let us know if you wish us to consider entering into such an agreement, but again, please note we will normally only consider this if your prospects of success are very high.
33. In certain types of cases, and in certain circumstances, public funding might be available. ODT does not act in such matters but if you think that you may be eligible please bring this matter to our attention so that we can consider it further with you.
34. In certain types of cases, and in certain circumstances, third party funding (e.g. via a trade union) might be available. If you think that third party funding may be available to you, please provide us with details so that we can consider it further with you.

#### **Interest payment**

35. Any money received on your behalf will be held in our Client Account. Subject to certain exceptions set out in the Solicitors' Accounts Rules 2011, interest will be calculated and paid to you when it is fair and reasonable to do so and at a fair and reasonable rate. The period for which interest will be paid will normally run from the date(s) on which funds are received by us until the date(s) of issue of any cheque(s) from our Client Account. We will never pay interest on monies held by us on your behalf at a rate which is higher than we ourselves receive on our general client account and you should be aware that this will not always be as much as you would have received yourself on that money for the period it was held by us. This is because it is a regulatory requirement that our client account be an 'instant access account'. Such accounts do not attract particularly good rates of interest when compared to other savings products on the market.
36. We will never pay interest when the amount that would be due to you would be less than £20.
37. Where a client obtains borrowing from a lender in a property transaction, we will ask the lender to arrange that the loan cheque is received by us a minimum of five working days prior to the completion date. If the money can be transferred electronically, we will request that we receive it the day before completion. This will enable us to ensure that the necessary funds are available in time for completion. Such clients need to be aware that the lender may charge interest from the date of issue of their loan cheque or the telegraphing of the payment.

#### **Storage of papers and documents**

38. After completing the work, we are entitled to keep all your papers and documents while there is money owing to us for our charges and expenses. In addition, we will keep your file of papers for you in storage for not less than one year. After that, storage is on the clear understanding that we have the right to destroy it after such period as we consider reasonable or to make a charge for storage if we ask you to collect your papers and you fail to do so. We will not of course destroy any documents such as wills, deeds and other securities, which you ask us to hold in safe custody. No charge will be made to you for such storage unless prior notice in writing is given to you of a charge to be made from a future date which may be specified in that notice.
39. If we retrieve papers or documents from storage in relation to continuing or new instructions to act in connection with your affairs, we will not normally charge for such retrieval. However, we may make a charge based on time spent at the junior executive hourly rate for producing stored papers or

documents to you or another at your request. We may also charge for reading, correspondence or other work necessary to comply with your instructions.

#### **Financial services and insurance contracts**

40. If, while we are acting for you, you need advice on investments, we may have to refer you to someone who is authorised by the Financial Services Authority, as we are not. However, as we are regulated by the Solicitors Regulation Authority, we may be able to provide certain limited investment services where these are closely linked to the legal work we are doing for you.
41. The Law Society is a designated professional body for the purposes of the Financial Services and Markets Act 2000, but responsibility for regulation and complaints handling has been separated from the Law Society's representative functions. The Solicitors Regulation Authority is the independent regulatory body of the Law Society, and the Legal Ombudsman is the independent complaints-handling body for all solicitors.
42. We are not authorised by the Financial Services Authority. However, we are included on the register maintained by the Financial Services Authority so that we can carry on insurance mediation activity, which is broadly the advising on, selling and administration of insurance contracts. Insurance mediation activities and investment services, including arrangements for complaints or redress if something goes wrong, are regulated by the Solicitors Regulation Authority. The register can be accessed via the Financial Services Authority website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register).

#### **Termination**

43. You may terminate your instructions to us in writing at any time but we will be entitled to keep all your papers and documents while there is money owing to us for our charges and expenses. If at any stage you do not wish us to continue doing work and/or incurring charges and expenses on your behalf, you must tell us this clearly in writing.
44. If we decide to stop acting for you, for example if you do not pay an interim bill or comply with the request for a payment on account, we will tell you the reason and give you notice in writing.
45. Under the Consumer Protection (Distance Selling) Regulations 2000, for some non-business instructions, you may have the right to withdraw, without charge, within seven working days of the date on which you asked us to act for you. However, if we start work with your consent within that period, you lose that right to withdraw. Your acceptance of these terms and conditions of business will amount to such a consent. If you seek to withdraw instructions, you should give notice by telephone, e-mail or letter to the person named in these terms of business as being responsible for your work. The Regulations require us to inform you that the work involved is likely to take more than 30 days.

#### **Limited companies / Managing Agents**

46. When accepting instructions to act on behalf of a limited company or through a managing/letting agent, we may require the agent and/or a Director and/or controlling shareholder to sign a form of personal guarantee in respect of the charges and expenses of this firm. If such a request is refused, we will be entitled to stop acting and to require immediate payment of our charges on an hourly basis and expenses as set out earlier.

47. Unless instructed otherwise in writing, we will act on the basis that all of your employees, directors and officers who give us instructions are authorised to do so and that we may act on oral instructions. Where information that is or may be relevant to the Engagement is provided to someone in the firm other than those individuals involved in the Engagement, you accept that knowledge of that information will not automatically be imputed to those individuals involved in the Engagement.

#### **Tax advice**

48. Any work that we do for you may involve tax implications or necessitate the consideration of tax planning strategies. We may not be qualified to advise you on the tax implications of a transaction that you instruct us to carry out, or the likelihood of them arising. If you have any concerns in this respect, please raise them with us immediately. If we can undertake the research necessary to resolve the issue, we will advise you accordingly, and where applicable we may be able to identify a source of assistance for you.

#### **Identity, disclosure, conflicts of interest and confidentiality requirements**

49. We are subject to money laundering and terrorist financing legislation.
50. We are entitled to refuse to act for you if you fail to supply appropriate proof of identity for yourself or for any principal whom you may represent. We may arrange to carry out an electronic verification of your identity if we consider that a saving of time and cost will be achieved by doing so. The cost of any such search will be charged to you. If the amount is in excess of £10 including VAT, we will seek your prior agreement.
51. Solicitors are under a professional and legal obligation to keep the affairs of the client confidential. We are under a professional duty to keep your documents and information acquired during an Engagement confidential and will not disclose them to any third party without your consent. You agree that we may disclose your information where we are subject to a legal or professional obligation to do so, including to our professional indemnity insurers. You agree that we are not under any obligation to disclose to you or use for your benefit any documents or information in respect of which we owe a duty of confidentiality to any other party.
52. Legislation on money laundering and terrorist financing has placed solicitors under a legal duty in certain circumstances to disclose information to the Serious and Organised Crime Agency. Where a solicitor knows or suspects that a transaction on behalf of a client involves money laundering, the solicitor may be required to make a disclosure. If, while we are acting for you, it becomes necessary to make such a disclosure, we may not be able to inform you that it has been made, or of the reasons for it, because the law prohibits 'tipping-off'. Where the law permits us, we will tell you about any potential money laundering problem and explain what action we may need to take.
53. Our firm may be subject to audit or quality checks by external firms or organisations. We may also outsource work. This might be for example typing or photocopying or costings, or research and preparation to assist with your matter. Information from your file may therefore be made available in such circumstances. We will always aim to obtain a confidentiality agreement with the third party.
54. In order to comply with court and tribunal rules, all documentation relevant to any issues in litigation, however potentially damaging to your case, has to be preserved and may be required to be made

available to the other side. This aspect of proceedings is known as 'disclosure'. Subject to this, we will not reveal confidential information about your case except as provided by these terms of business and where, for example, your opponent is ordered to pay your costs, we have to meet obligations to reveal details of the case to them and to the court.

55. In property transactions, we may also be acting for your proposed lender in this transaction. We have a duty to reveal fully to your lender all relevant facts about the purchase and mortgage. This includes any differences between your mortgage application and information we receive during the transaction, any cash back payments and/or discount schemes that a seller is giving you.
56. Before accepting any Engagement, we will determine whether we are able to advise you having regard to any legal or professional regulations relating to conflicts of interest. Similarly, we will not act for another client in relation to the subject matter of this Engagement, or a related matter, if this would constitute a conflict of interests, unless we are permitted by legal or professional regulations to do so.

### **Referrals**

57. In certain property transactions we may also have a financial relationship with the introducing estate agent regarding your case/transaction. We will tell you at the outset if as a result of this relationship we are liable make a payment to them directly for them to refer your case/transaction to us.
58. Despite this financial relationship, we will provide you with independent advice and you are able to raise questions with us about any aspect of your case/transaction.
59. Any information you provide to us during your case/transaction will not be shared with the introducing agent unless you agree. However, if a conflict of interest between you and the agent arises, it may be necessary for us in certain circumstances to cease acting altogether. We will explain this to you if and when that situation should arise.

### **Communication between you and us**

60. Our aim is to offer all our clients an efficient and effective service at all times. We hope that you will be pleased with the work we do for you. However, should there be any aspect of our service with which you are unhappy, please raise your concern in the first place with your designated fee earner. If you still have queries or concerns, please contact your fee earner's supervising partner. If a partner is already acting for you, please feel free to contact any other partner within the firm. Full details are available on our website at [www.odt.uk.com](http://www.odt.uk.com).
61. We will aim to communicate with you by such method as you may request. We may need to virus check discs or email. Unless you withdraw consent, we will communicate with others when appropriate by e-mail or fax but we cannot be responsible for the security of correspondence and documents sent by e-mail or fax.
62. The Data Protection Act requires us to advise you that your particulars are held on our database. We may, from time to time, use these details to send you information which we think might be of interest to you. If you do not wish for us to contact you in this way, please let us know.

63. Where we act for two or more clients jointly it is on the clear understanding that we are authorised to act on instructions from either, both or any of them, and that their instructions are “joint and several” unless you specifically tells us otherwise.

#### **Limitation of Liability & Professional Indemnity Insurance**

64. You acknowledge and agree that in relation to the Engagement, your relationship in contract and tort is solely and exclusively with ODT Solicitors . Where any individual acts for you in any proceedings, they do so as a representative of ODT Solicitors and no member of ODT Solicitors assumes, or will assume, personal liability for the conduct of the Engagement or will have any personal liability for any matter arising out of or in connection with, the Engagement whether in contract, tort, negligence, breach of statutory duty or otherwise and you waive any such claim as may arise. Further, you agree not to bring any claim of any nature against any of our employees. It is agreed that our employees shall have the right to enforce this clause.
65. The total liability of the Firm to you (or any other party who the Firm has agreed may have the benefit of, and rely on, our work) for Loss shall be limited to £5,000,000 (Five Million Pounds). For the purposes of this clause “Loss” means the total of all losses, damages or costs suffered or incurred, directly or indirectly, in connection with the Engagement, including as a result of breach of contract, negligence, fault or other act or omission by the Firm, but excluding any Loss arising from death or personal injury, fraud, wilful misconduct or dishonesty of the Firm.
66. We will not be liable if any Loss is due to the provision of false, misleading or incomplete information or documents (save where we should reasonably have discovered the false, misleading or incomplete information or documents) or due to the acts or omissions of any person other than ODT Solicitors.
67. We do not accept any liability for the advice or other services provided by experts or service providers instructed by us on your behalf in connection with the Engagement.
68. We neither owe nor accept any duty to any person other than you and we do not accept any liability or responsibility for any consequences arising from reliance upon our advice by any person other than you. You agree to indemnify us against any liabilities, losses, damages, costs or expenses we incur arising out of any claims brought against us by third parties arising out of or in connection with the Engagement.
69. No person other than the parties to the Engagement Letter and their respective successors and assignees, shall have any right to enforce any of the provisions of the Terms of Business or the Engagement Letter, except to the extent expressly provided in the Terms of Business or the Engagement Letter.
70. ODT Solicitors maintains professional indemnity insurance cover in accordance with applicable regulatory requirements. Contact details of the insurers and the territorial coverage can be obtained by emailing [reception@odt.uk.com](mailto:reception@odt.uk.com).

#### **Assessment of Costs**

71. You have the right to object to any bill raised by this firm and to apply for an assessment of the bill under Part III of the Solicitors Act 1974. In the event that this bill is not settled within one month

from the date of receipt, interest may be charged in accordance with Article 5 of the Solicitors' (Non-Contentious Business) Remuneration Order 2009 at the rate of 8% per annum.

### **Complaints**

72. ODT Solicitors is committed to high quality legal advice and client care. If you are unhappy about any aspect of the service you have received, or about the bill, please contact the person in charge of your matter as set out in your Engagement Letter.
73. If you do not receive a satisfactory reply, our Client Care Partner is Mr Lawrence Gibbons at our Brighton office. If we have to change any of the responsibilities or the timescales set out below we will let you know and explain why.
74. Within three days we will aim to send you a letter acknowledging your complaint and asking you to confirm or explain any details. If it seems appropriate we will suggest a meeting at this stage. We will also let you know the name of the person who will be dealing with your complaint.
75. We will then record your complaint in our central register and open a file for your complaint. We will also investigate your complaint by examining the relevant file.
76. If appropriate we will then invite you to meet the person dealing with the complaint to discuss and hopefully resolve your complaint. We would hope to be in a position to meet with you in this way no longer than 14 days after first receiving your complaint. If you would prefer not to meet, or if we cannot arrange this within an agreeable timescale, we will write fully to you setting out our views on the situation and any redress that we would feel to be appropriate.
77. Within three days of any meeting we will write to you to confirm what took place and any suggestions that we have agreed with you. In appropriate cases we could offer an apology, a reduction of any bill or a repayment in relation to any payment received.
78. We will aim to let you know the result of the review within five days of the end of the review. At this time we will write to you confirming our final position on your complaint and explaining our reasons. If you are not satisfied with our handling of your complaint you can ask the Legal Ombudsman (address PO Box 6806, Wolverhampton, WV1 9WJ, website [www.legalombudsman.org.uk](http://www.legalombudsman.org.uk), telephone 0300 555 0333) to consider the complaint. Normally you will need to bring a complaint to the Legal Ombudsman within six months of having received a final written response from us about your complaint.

### **Telegraphic Transfer Charges**

79. Unless otherwise notified, we will charge you the sum of £40 + VAT for each CHAPS transfer fee executed on your behalf. This will generally be referred to specifically in your bill as 'ODT Banking Charge' in order to distinguish it from other disbursements, and to make clear that this element of the bill represents a charge we make to you rather than a disbursement incurred on your behalf. In most, if not all, cases this figure will represent a higher figure than we are charged ourselves by the Royal Bank of Scotland for carrying out CHAPS payments. The balance above the amount charged to ODT by our bank represents profit costs, and is charged as an administration fee for the work carried out in relation to arranging and administering the payment.

**ODT Solicitors 's Details**

80. ODT Solicitors' details are as follows:

Company number: 08876525  
Registered office: 4<sup>th</sup> Floor, Pavilion View, 19 New Road, Brighton, BN1 1UF  
Telephone number: 01273 710 712  
Fax number: 01273 221 584  
Email: reception@odt.co.uk  
VAT number: 118 286 995

81. ODT Solicitors is authorised and regulated by the Solicitors Regulations Authority under number 614565.

**Terms and conditions of business**

82. Unless otherwise agreed, and subject to the application of then current hourly rates, these Terms and Conditions of Business shall apply to any future instructions given by you to this firm.

83. Any dispute or legal issue arising from our terms of business will be determined by the law of England and Wales, and considered exclusively by the English and Welsh courts.

84. Although your continuing instructions in this matter will amount to an acceptance of these Terms and Conditions of Business, it may not be possible for us to start work on your behalf until one copy of them has been signed and returned to us for us to keep on our file.

I confirm I have read and understood, and I accept, these Terms and Conditions of Business.

Signed ..... Date .....

Signed ..... Date .....