

## Welcome

We'd like to thank you for choosing Rightside Financial Services Limited to help you with your potential claim. During our initial assessment, we identified that you may have been affected by a mis-sold Endowment.

## What's next?

Our aim is to ensure that your Endowment was right for you and your personal circumstances at the point of sale. If not - we are here to question your financial advisor or provider; holding them accountable for any wrongdoing we uncover.

By using our service, you have chosen us to conduct your complaint rather than do it yourself. You do not need to use a claims management company to make your claim to your provider you can do this yourself for free. If your claim is not successful, you can refer it to the Financial Ombudsman Service yourself, again for free. Below is what is required of you, and also what we will do on your behalf once we have received your signed documentation:

### What we require from you

- Provide copies of any documentation available related to the complaint in question.
- We may require you to provide additional information over the phone.
- We may ask you for additional information or to sign additional paperwork where necessary.
- Ensure that any information provided to us is, to the best of your knowledge, accurate and not mis-leading.
- Keep us updated with any correspondence or telephone calls that you receive from your provider, or any other matter which may affect your claim. Your provider or financial advisor should only contact us and we suggest you remind them of this and refer them to us should they contact you.

### What we'll do for you

- We will gather and assess the information you have provided and request any other information we require from your provider or financial advisor to ensure you have a valid claim.
- We will manage the processing of your claim from start to finish.
- We will provide advice or guidance concerning your claim wherever needed and requested.
- We will provide you with important updates on your claim at significant points within the claim.
- We will review any decision or offer from the provider or regulatory body ensuring it is correct and that all matters have been considered.
- If we believe any decision or offer is not correct, we will with your consent, refer your case to the Financial Ombudsman Service, where we will continue to act on your behalf.

## Fees

We will only charge you a fee for our services if we're successful in winning your claim. Our fee is a fixed percentage fee rate of 37.5% and is based upon the full amount recovered. Please see the illustration below for examples of the compensation you would receive following deduction of our fee. The fee illustration is not to be taken as an estimate of the amount likely to be recovered and the fee you have to pay may be more or less than the illustration. **If we are not successful there is absolutely no charge for our services.**

<b>Compensation Won</b>	<b>£1,000</b>	<b>£3,000</b>	<b>£10,000</b>
Our Fee (37.5%)	£375	£1,125	£3,750
VAT (20%)	£75	£225	£750
Total Fee Due (45%)	£450	£1350	£4500
Benefit to you	£550	£1650	£5500

## Cancellation

Cooling off period – You have 14 days from the day we receive your signed documentation to cancel our services without charge. You have the right to terminate your contract at any point. However, if you wish to cancel our services after the 14 days, you may be charged a cancellation fee, the cancellation fee is charged at £95 + VAT = £114 per hour. If we have submitted your claim and an offer of compensation is subsequently made, we will charge our full fee. Full details are contained in our Terms and Conditions, please ensure you read these.

If you need to contact us, you can call us on 0800 380 0080. Our office hours are 9:00am to 7:00pm, Monday to Thursday and 9:00am to 6:00pm on Friday. Calls from a landline will be charged at national rates while calls from a mobile may vary and will be charged at your provider's rates. Please be aware that your calls may be recorded for quality and training purposes.

You can also email us at [startyourclaim@right-side.co.uk](mailto:startyourclaim@right-side.co.uk) or write to us at the address below.



## Endowment - Additional Information Document

**Additional Information – This document sets out additional information in respect of your potential claim and should be read in conjunction with the Key Facts Document, our Terms and Conditions, the Letter of Authority you will sign if you wish us to process your claim and our Privacy Policy.**

**You do not need to use a claims management company to make your claim to your provider you can do this yourself for free. If your claim is not successful, you can refer it to the Financial Ombudsman Service yourself, again for free.**

**This table outlines the claims process and what it means to you.**

Stage	What we will be doing for you	What we will be asking of the firm	What we may ask of you	How we may contact you
<b>Pre-Complaint Information Gathering</b>	<p>At this stage once we have your signed letter of authority we will contact the firm(s) necessary to gain information to substantiate the merits of the claim.</p> <p>Where we can find no valid reason for a complaint we will inform you and the case will be closed with no charge to you.</p> <p>Your claims manager will manage the process from here and keep you informed along the way and at every key stage.</p>	<p>We will be asking the firm to provide information which can include but is not limited to:</p> <ul style="list-style-type: none"> <li>- Details of financial transactions i.e. Loan/Credit /Mortgage repayments.</li> <li>- Details of previous policies/credit agreements/advice provided by the firm.</li> <li>- Details of advice documents/contracts exchanged between the firm and the customer.</li> <li>- Details of correspondence linked to the policies issued/advice given between the firm and the customer.</li> <li>- Previous employers pension scheme information.</li> </ul>	<p>We may require copies of ID, from you if the firm requests it (This is not always required)</p> <p>If you are asking us to submit the claim on behalf of someone who is now deceased, we may need to request a death certificate or other documents to verify you have the authority to submit the claim.</p>	<p>At any of these stages we may contact you via Telephone, SMS, Email or Letter (dependent on the method of communication(s) you have requested from us).</p> <p>We will try to contact you by your preferred contact methods where possible but in the best interests of resolving your claim effectively, we need to ensure we obtain any information we need to proceed and to keep you informed of the process, at the very least every 6 months.</p> <p>If you have any change to the preference the method/time in which we contact, you then please let us know.</p>
<b>Complaint Submission</b>	<p>Once we have gathered the relevant information and established the merits of your claim we will submit a letter complaint to the firm.</p>	<p>We will be asking the firm to reply to our letter or complaint within 8 weeks as per FCA guidelines.</p> <p>We will ask the firm to ensure they deal with us directly from start to finish to ensure we can represent you fully. Should the firm contact you, we recommend you direct them to us.</p>	<p>We may want to confirm the details of our complaint before submission and potentially complete a questionnaire with you.</p>	
<b>Decision Management</b>	<p>We will be chasing the firm to ensure they respond in the appropriate timeframe and then we will review the decision to assess whether we feel the right outcome has been achieved. If there is either an offer or the case is rejected, we will discuss this with you and decide the next steps.</p>	<p>We will be asking the firm to provide a full breakdown of how they reached their decision. If there is an offer, we will want to check the calculations and if the case is rejected we will ask for the specific reasons so that we can check whether or not we feel this should be appealed.</p>	<p>We may want to clarify or seek additional information from you to validate the response from the firm and help validate the amount of compensation that is due or in the case where your claim is rejected, whether to escalate to the FOS.</p>	



<b>Escalation</b>	<p>At this stage we will ask for your signature to appeal the case to the Financial Ombudsman Service.</p> <p>We would explain why we wish to appeal the case and set this out to the FOS so they can assess the merits of the case.</p>	<p>We will ask the Financial Ombudsman service to review the original complaint that we submitted to the firm and the grounds on which we are choosing to appeal.</p>	<p>We will require an additional signature at this stage to authorise the complaint and we may need to ask a few additional questions to help support the appeal.</p>	
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## Fees

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Compensation Won	£1,000	£3,000	£10,000
Our Fee (37.5%)	£375	£1,125	£3,750
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In the event you are successful with any claim and the firm offsets the compensation against any outstanding debts then you will still be liable for our fee. At this point we will contact you to make alternative arrangements to pay our fee. We do ask the firm to advise us as soon as possible in the process if this is a possibility.

## Introducers

If we use an introducer we may pay them a referral fee for a successful claim, this is 20% of the fee we receive, and this is paid out of our fee and is not an additional cost to you.

## Contact Us

If you need to contact us, you can call us on 0800 380 0080. Out office hours are 9:00a.m. to 7:00p.m., Monday to Thursday and 9:00a.m. to 6:00p.m. on Friday. Calls from a landline will be charged at national rates while calls from a mobile may vary and will be charged at your provider's rates. Please be aware that your calls may be recorded for quality and training purposes.

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