

**TERMS OF BUSINESS**

**I:** Harjit Jhooti trading as TTP-Financial Compensation (hereinafter referred to as TTP), the claim handler, of 1 18 Tudor Rd, Hampton, TW12 2NF.

**You:** The client or clients potentially seeking TTP's assistance.

Prior to engaging TTP's services, TTP is required to ensure that:

1. You are aware that you may represent yourself or seek alternative mechanisms for making a claim.
2. You are aware of the risks in making a claim in that although TTP acts on a pure 'no win no fee' basis, TTP cannot guarantee the success of a claim.
3. You are aware of TTP's claims process in that TTP shall:
  - Provide you with as much information as can be considered reasonable in order to put you in a position to decide whether TTP's services are appropriate for your specific requirements.
  - Commence the claims process by the completion of a client authorisation and fee agreement.
  - Gather information, if necessary, from relevant third parties such as the product provider or advisor against whom the claim is being made and having done so, make an initial submission for redress to the appropriate party.
  - Assist you in the completion of any questionnaires relevant to your claim to ensure that the facts are accurately laid out.
  - Should your claim prove successful and the redress secured acceptable to you, invoice you accordingly.
  - Should your claim prove unsuccessful, advise you whether it would be potentially worthwhile to refer the claim onto independent bodies such as the Financial Ombudsman Service (FOS) and Financial Services Compensation Scheme (FSCS) and represent you accordingly.
  - Keep you updated of the progress of your claim by email and/or by telephone when there are material updates. If your claim is escalated to the FOS or FSCS, we will update you no less than every six months.
  - TTP's service does not extend to representing you in court and TTP cannot comment as to whether this course of action would be appropriate should your claim through TTP prove unsuccessful.
4. You are aware of TTP's fee structure as laid out in TTP's fee agreement:  
TTP's fee being 25% plus VAT at the standard prevailing rate, the current VAT rate applicable being 20%, of any redress, as described in formal offer paperwork, secured and considered acceptable by you. Fee examples:

Redress secured	TTP Fee	VAT	Total due to TTP
£1,000	£250	£50	£300
£3,000	£750	£150	£900
£10,000	£2,500	£500	£3,000

Please be aware that redress in relation to pension contracts normally takes the form of an enhancement to pension benefits and, as a consequence, may not be immediately accessible.

5. You are aware that if, whether in Great Britain or in another jurisdiction, you have been subject to bankruptcy, a debt relief order, an IVA, sequestration or a similar arrangement the compensation/redress might, in certain circumstances be off-set against your outstanding debts; and you will in such circumstances be liable to pay TTP's fees from your own funds.
6. TTP confirms that you may withdraw from this agreement at any time prior to the completion of the service that TTP has been contracted to supply i.e. the securing of a formal offer of redress, without any financial or other obligation. Should this be the case, any independently verifiable medium such as email, is acceptable.
7. TTP confirms that TTP normally pays introducers such as Financial Advisors up to 15% of TTP's fees for the introduction of business.
8. TTP confirms that TTP's service does not extend to providing any form of tax or financial advice.
9. TTP confirms that it makes no allowance for your individual tax circumstances in its fee in that as stated in section 4, its fee is based upon the redress described in formal offer paperwork and as such any tax liability you may incur from a successful claim is your responsibility.
10. If at any point you become unhappy with the service TTP provides to you or you have concerns about your bill then you should inform TTP immediately so that TTP can do its best to resolve the problem for you. TTP has a procedure in place to resolve complaints which is available at [ttp-financial.co.uk/complaints](http://ttp-financial.co.uk/complaints). TTP has eight weeks to consider your complaint. If TTP is unable to resolve your complaint then you can have the complaint independently looked at by Claims Management Ombudsman that investigates complaints about poor service from claims management companies. The Claims Management Ombudsman can investigate complaints up to six years from the date of the problem happening or within three years of when you found out about the problem. If you wish to refer your complaint to the Claims Management Ombudsman this must be done within six months of TTP's final response to your complaint. If you would like more information about the Claims Management Ombudsman their contact details are as follows: [cmc.financial-ombudsman.org.uk](http://cmc.financial-ombudsman.org.uk) Call 0800 023 4567 Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) Claims Management Ombudsman, Exchange Tower, Harbour Exchange, London, E14 9SR.
11. I can confirm that I, Harjit Jhooti, trading as TTP-Financial Compensation am regulated by the Financial Conduct Authority in respect of regulated claims management activities. Authorisation number 830901.  
Please sign below to confirm that you fully understand and accept TTP-Financial Compensation's terms of business.

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
First Client

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Second Client (if applicable)