

Direct Redress Limited

Booths Park No.5, Chelford Road, Knutsford, WA16 8GS

T: 0800 368 8512 | E: clients@directredress.com

Website: www.directredress.com



Pre-Disclosure Information

It's important that you understand how our service works and how we charge for the service we provide, so please take time to read our Terms and Conditions.

Who are we?

Direct Redress Limited is a Claims Management Company, authorised and regulated by the Financial Conduct Authority in respect of regulated claims management activities.

Our registration no. 838662 is recorded on the FCA register www.register.fca.org.uk.

What services do we provide?

We provide a claims management service to clients to help them recover monies they could be owed, whether that is from financial mis-selling or misrepresentation by banks or other financial institutions that may result in you being owed compensation.

What we will do for you

- We will ask that you read our terms and conditions and this pre-disclosure notification.
- We will ask you to sign and agree to our terms and conditions via our digital signature form.
- Once we receive your consent, we will begin gathering data on your case to determine the likelihood of a potential claim.
- Ordinarily, we will contact the relevant companies you have informed us about to request the details they hold about you, as this enables us to check if you have grounds for complaint and are owed compensation.
- Based on the information that we have gathered, if we believe you have a case, we will construct a letter of complaint to the company in question, outlining our concerns and the regulatory reasons as to why we believe you are owed compensation.
- We will negotiate and obtain a settlement offer for you. Where appropriate we will ask for:
 - a refund of interest;
 - rectification of your credit file if you have been negatively affected;
 - a refund of charges;
 - a refund of contributions;
 - any necessary amendments to your financial product;
 - compensatory interest at 8% per year for any backdated payments, where appropriate.
- When deemed necessary and appropriate, if your case is rejected, we will act on your behalf to progress your case to the Financial Ombudsman's Service (FOS), Financial Services Compensation Scheme (FSCS) or any other relevant Ombudsman scheme. Our skilled and trained case handlers offer a comprehensive service, ensuring that your claims are represented in the most professional manner, advocated with due care and diligence. There is no additional charge for this service, it is included within our standard 'No Win, No Fee' pricing.

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Progress updates

We endeavour to keep you updated throughout your claim(s), so you that you know how your case(s) is progressing at each stage of the journey. If your case is referred to the Financial Ombudsman Service, Financial Services Compensation Scheme or any other Ombudsman scheme, we will also keep you updated of how your case is progressing.

Your rights and options

This pre-disclosure is to make potential clients aware of what their options are when considering a claim.

1. You can contact the product provider or financial adviser yourself to make a complaint.
2. You may contact the Financial Ombudsman Service who will be able to give further advice.
3. You can take out legal expense cover insurance which typically covers legal proceedings relating to your home, your employment, your death or personal injury and the supply of goods or services.

Timeframes

Ordinarily, we expect a final response to any claim for compensation within 8 - 12 weeks. However, there can be delays to this for a variety of reasons, but we will monitor your claim throughout the process to try to ensure it is processed efficiently. If the claim is upheld in your favour, then it could take a further 28 days for any refund payment to be made to you.

If the case is referred to the Financial Ombudsman Service, Financial Services Compensation Scheme or any other Ombudsman scheme, depending on your current medical and financial circumstances, the decision could take a further extended period of time depending on their resource capacity and the product provider's interaction regarding the claim.

Cancelling your claim

You can cancel your agreement with us without charge within the 14-day cooling off period. In the event that you terminate the agreement after 14 days, Direct Redress Ltd are entitled to charge a fee that will reflect the work undertaken in pursuit of the claim. If you cancel after we have submitted your claim to the product provider, then our full fee will apply on the amount awarded.

Cancellation of any claims MUST be done in writing, email, or telephone, as per our details above, and will only be effective once you have had acknowledgement from us.

How to contact us

Address: Direct Redress Ltd, Booths Park 5, Chelford Road, Knutsford, WA16 8GS

Telephone: 01565 364 357

Email: clients@directredress.com

Opening hours: Monday to Friday 9am - 5:30pm