

WORLDWIDE SOLICITORS

SERVICE COMMITMENT

TERMS AND CONDITIONS OF BUSINESS

1. Arranging Insurance

1.1 We are not authorised by the Financial Conduct Authority (FCA) generally in relation to the selling and administration of insurance contracts. However, we are included on the register maintained by FCA through the Law Society so that we can within certain limits carry on insurance mediation activity, which is broadly the making of arrangements with a view to a person entering into an insurance contract. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the FCA. The register can be accessed via the FCA website at www.fca.gov.uk/register.

1.2 If we need to arrange any insurance for you in relation to this transaction (which would normally only be After the Event insurance) we will not research or conduct any analysis of the market before making the arrangement. We only arrange this type of product with a limited number of insurers, who we have found prompt and efficient to deal with in the past and whose names we will provide on request, but we are not contractually bound to conduct business in this way.

1.3 The Law Society of England and Wales is a designated professional body for the purposes of the Financial Services and Markets Act 2000. The Solicitors Regulation Authority is the independent regulatory arm of the Law Society. The Legal Complaints Service is the independent complaints-handling arm of the Law Society. If you are unhappy with any investment advice you receive from us, you should raise your concerns with either of those bodies.

2. Concerns

2.1 Even in the best-run businesses, concerns occur from time to time. We believe that the effect of any problems can be minimised if those involved communicate at an early stage. We operate a robust, fair and transparent complaints procedure, a copy of which is available upon request.

The first step is if you believe that there is a problem, is to let us know as we may be unaware of it. Please contact the caseworker responsible for your matter at once, so that the problem can be discussed. A quick and economical solution can often be found if a problem is dealt with early enough.

It may be that after such discussion, you are still not satisfied. If so then you may contact the Complaint handler, Mr Mohammad Azam, Solicitor who will then seek to resolve the problem in accordance with our 'Complaints Procedure'. You will be assured that the matter will be reviewed and investigated on your behalf, and you will be notified accordingly of the outcome. The object is to ensure that you are satisfied that your concerns have been dealt with seriously and promptly.

If at the end of the investigation to your concerns, you

still remain dissatisfied with the outcome of the complaint, you have the right to refer the matter to the 'Legal Ombudsman' at PO Box 15870, Birmingham, B30 9EB who will investigate your complaint.

We will keep you advised of all developments, but in the meantime, we look forward to hearing from you.

3. Internet Protocol

3.1 Sending & Receiving emails

3.1.1 Because of the unregulated nature of the Internet, there is no reliable method of guaranteeing receipt of an Internet e-mail by Worldwide Solicitors. There is no guarantee that an Internet e-mail will reach Worldwide Solicitors in a pre-determined time and the intended recipient may be away from their desk when it arrives. Therefore, if an e-mail is time critical you should contact Worldwide Solicitors by phone or fax to ensure that an e-mail has been received and read.

3.1.2. There is no guarantee that the sender of an e-mail is the genuine sender - it is not possible to audit the path which an e-mail takes from the sender to the recipient.

3.1.3 You may use a different Word processing program. You should be aware that if documents are converted from one format to another, some formatting may be lost altogether, or the layout may appear differently in the converted document.

3.2 Content & Attachments

3.2.1 You should be aware that e-mails may often contain attachments, which can be any type of file e.g. Word processing document, executable file, screen saver, etc. Any of these files can contain viruses. The following disclaimer and warning (or similar wording) are automatically attached to all outgoing e-mails, please read it carefully.

3.3 Private and Confidential. This e-mail may contain information that is privileged, confidential or otherwise protected from disclosure. It must not be used by, or its contents copied or disclosed to persons other than the addressee. If you have received this e-mail in error, tell us by e-mail or telephone and delete the e-mail and any attachment.

3.4 It is the responsibility of the recipient to ensure that the onward transmission, opening or use of this message and any attachments will not adversely affect its system or data. Please carry out such virus and other checks, as you consider appropriate. No responsibility is accepted by Worldwide Solicitors in this regard.

3.5 All e-mails transferred over the Internet could conceivably be copied, read and tampered with. Though the chance of interception may be small, the potential risk may be enormous. By accepting this protocol, you are agreeing that Worldwide Solicitors may communicate with you in Internet e-mail and that the risk of loss of confidentiality or third-party tampering is yours.

3.6 In law e-mails can have the same force as a letter or a fax. Hard copies should be made of e-mails that you need to retain for record keeping purposes.

4. Data Protection Procedures

For the purposes of The Data Protection Act 2018 (the Act) Worldwide Solicitors is a data controller in respect of any personal data you provide to us. The data you provide to us will be processed fairly and lawfully. We will take all reasonable and appropriate technical and organisational measures to prevent unauthorised or unlawful processing of your data or its accidental loss, damage or destruction.

Your data will be collected and processed to enable us to carry out the transaction(s) which you instruct us to carry out on your behalf. In order to improve the services, we provide we may use your data in connection with the internal training of our personnel and to improve our systems.

We use the information you provide primarily for the provision of legal services to you and for related purposes including:

- Updating and enhancing client records
- Analysis to help us manage our practice
- Statutory returns
- Legal and regulatory compliance

Our use of that information is subject to your instructions, the Data Protection Act 2018 and our duty of confidentiality. Please note that our work for you may require us to give information to third parties such as expert witnesses and other professional advisors. You have the right of access under data protection legislation to the personal data that we hold about you. We may from time to time send you information which we think might be of interest to you. If you do not wish to receive that information, please notify our office in writing.

We may also cause data to be processed outside the EEA by partner organisations. In such circumstances we will ensure that the same standards and principles applicable within the EEA to the processing of personal data are complied with by those partner organisations.

5. Miscellaneous

5.1 Your continuing instructions will amount to your acceptance of these terms of business, and to confirm this please sign and date the Authority to Act form enclosed with this letter and return it to us immediately. Upon receipt of the duly signed and dated Authority to Act we will regard ourselves as acting on your behalf in accordance with these terms.

6. Your Best Interest

6.1 If we have received instructions from a third party such as an agent, broker or introducer our direct relationship is with you and not the referrer. You are free to choose another firm of solicitors if you wish.

6.2 Any advice given by us will be independent and

you are free to raise questions on all aspects of the transaction.

6.3 We confirm that information disclosed to us by you will only be disclosed to the introducer with your consent. We will only disclose information in relation to the transaction that is necessary to the introducer. By signing the Authority to Act you authorise us to disclose information to the introducer which is relevant to the transaction.

7. Equality & Diversity

We are committed to promoting equality and diversity in all of our dealings with clients, third parties and employees. Please contact us if you would like a copy of our equality and diversity policy.

8. Storage of documents

8.1 After completing the work, we will be entitled to keep all your papers and documents while there is still money owed to us for fees and expenses.

8.2 We will keep our file of your papers for up to 6 years, except those papers that you ask to be returned to you. We keep files on the understanding that we can destroy those 6 years after the date of the final bill. We will not destroy documents you ask us to deposit in safe custody.

8.3 If we take papers or documents out of storage in relation to continuing or new instructions to act for you, we will not normally charge for such retrieval. However, we may charge you both for:

- time spent producing stored papers that are requested
- reading, correspondence or other work necessary to comply with your instructions in relation to the retrieved papers.

9. Vetting of files and confidentiality

External firms or organizations may conduct audit or quality checks on our practice. These external firms or organizations are required to maintain confidentiality in relation to your files.

10. Applicable Law

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.

11. Payment of Interest

Any money received on your behalf will be held in our client account. Interest will be calculated and paid to you at the rate set by Barclay Bank client account. That of course may change. The period for which interest will be paid normally runs from the date(s) when funds are received by us until the date(s) on the cheque(s) issued to you. The payment of interest is subject to certain minimum amounts and periods of time set out in the Solicitors' Account Rules.