

Hubers Law Partners

Pennine House, 28 Leman Street, London E1 8ER

Terms and conditions of business

We set out in this statement the basis on which we will provide our professional services.

We are Hubers Law Partners. You are the client.

We are authorised, unless otherwise agreed, to take such action as we think necessary to obtain the required result. We shall not refer to the client for specific instructions every time we take a step. If, therefore, there is a limit to what we are required to do, or a limit to expenditure, we must be notified of this in advance.

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1. Charges and expenses

General Fee policy

- A. Non-contentious matter: Generally an agreed fee is negotiated for most of the non-contentious matter, such as: Conveyancing and Immigration. In these circumstances, our fixed fee policy will apply. For non-contentious work (legal work which does not involve court proceedings, e.g. Conveyancing and probate), sections 70, 71 and 72 of the Solicitors Act 1974 set out your rights in relation to having the bill assessed by the court.
- B. Contentious matter: These are the matters those are difficult predict as to when these may be concluded. So, it is difficult to predict the costs accurately at this stage, given that there may be so many variable issues or factors in progress. In those circumstances, our general fee policy will apply.
- C. Fixed Fee: For some non-contentious or any other matters, we generally negotiate our fixed fee to form an agreed fee for any such particular agreed work, for which we may enter into a separate fee agreement, such as, for Conveyancing an 'Estimated Cost' and for immigration an 'Agreed Fee'.
- D. General fees: Unless a fee has been negotiated and agreed in advance, fees are charged on the basis of time spent on the work together with an element of responsibility which can vary depending on several factors including the complexity, urgency, or sums of money involved in the matter.

Fees are based upon the following:-

Our fees are based mainly on the time spent by the partner(s) and staff acting for our clients. This includes: time spent on interviews; drafting of documents; reading and research; preparing and working on papers and correspondence; telephone calls; and any time spent travelling or waiting while on clients' business.

In addition to measured periods of time for e.g. interviews, drafting, etc., we apply a minimum unit of six minutes to each letter and telephone call. Items of a 'routine' nature, e.g. telephone calls solely to make appointments, letters of acknowledgement, etc., are not normally charged for.

The time so recorded is costed according to a formula, which gives a charging rate or cost per hour for undertaking work on clients' behalf, according to the level of fee-earner allocated to the client's matter (the 'charging rate').

Time engaged in meetings, courts, or tribunals (including travelling time to and from meetings, courts, or tribunals), in reading pertinent documents including incoming letters, in researching the law as it applies to the issues arising in the subject matter, and in drafting letters and any outgoing documents; writing letters; incoming and outgoing telephone calls, faxes, e-mails; and all other reasonable action which we require to take in order to best represent your interests.

These services will be provided in units of time of 6 minutes (or part thereof), and otherwise per page or sheet of outgoing correspondence/documents. Letters are charged per page, a page being each 125 words (or part thereof), and each page being equivalent to 1.25 units. The drawing of formal deeds and documents intended to have contractual effect (including missives); formal writs; figured statements and accounts; (except Solicitors' business accounts); memorials for opinion, court writs, motions and

associated papers (such as precognitions and affidavits) are charged per sheet, a sheet being each 250 words (or part thereof) and each sheet being equivalent to 5 units. Copying (by any means) is charged at 0.02 units per sheet. Notarial execution of deeds is charged at 3 units per deed. Registration of writs is charged at 3.25 units per deed. Lending and delivering of titles and other papers is charged at 2.25 units for each lending. We will charge fees for each unit of time and deed/correspondence in chargeable units (U), the cash value of the unit being determined by the status of the person carrying out the work on your behalf. Our rates are subject to annual review or in the event that the nature of the transaction that we are dealing with for you changes. Please see the current fee rate table below.

If any aspect of your case requires a high degree of urgency or becomes particularly complex, a higher hourly rate or unit rate may be merited and in such event we will give you advance notice. In addition, you will be responsible for outlays which we incur on your behalf and other expenses, which may include court dues or litigation costs. Where we act for more than one person (e.g. a married couple) each person for whom we do work is equally responsible for the instructions given to us and for payment of our fees and outlays in connection with that matter.

We will give you a written estimate of the probable cost of the transaction and also of all disbursements which we can reasonably foresee at the start of the transaction. We will notify you in writing if for any reason we feel it necessary to vary that estimate and will explain to you why we need to do so.

Solicitors' hourly rates and charges:

Charges rate per hour	U - Unit	Solicitor (Grade) Inner London		
		A	B	C
Per hour	10 U	£350.00	£300.00	£250.00
Per 30 Minutes	5 U	£175.00	£150.00	£175.00
Per 6 Minutes	1 U	£35.00	£30.00	£25.00
Letters: each page of 125 words or part thereof	1.25 U	£43.75	£37.50	£31.25
Formal letters (acknowledgements and the like)	0.5 U	£17.50	£15.00	£12.50
Email per page	1.25 U			
Telephone calls - Under 3 Minutes	0.5 U			
Over 3 Minutes - 1 Unit per 6 minutes	1 U			
Formal deeds-each sheet of 250 Words or part thereof	5 U			
Posts, Stationery, Photocopying, Faxing and incidents	5% of total fee (excluding commissions)			
**VAT will be charged on total fees and posts etc, at current rate				

E. VAT

We will add VAT to bills at the rate that applies when the work is done. At present, VAT is 20 per cent. VAT is payable on certain disbursements. Our firm's registered VAT number is 224808021.

F. Disbursement:

To progress this matter, we will need to incur some other costs directly on your behalf. We have no obligation to pay disbursements unless the client has provided us with the funds for that purpose. We shall require such a payment in advance of search fees and other costs.

G. Abortive fees:

Where, for any reason, a matter does not proceed to completion, we will be entitled to charge you for work done on a time spent basis and for expenses incurred. Property sales and purchases which fail to complete often involve as much work as those which reach completion. Any charge made will not exceed the amount of our estimate even if the time spent would justify a higher fee.

2. Invoice

Invoices are payable immediately following issue of the invoice. In the event that any invoice or request for reimbursement of outlays is paid later than 28 days following issue or request being made then we reserve the right to charge interest on such late payment at 4% above the Base Lending Rate of The Bank of Scotland/HBOS plc from time to time from the date of the invoice or request. In the event that our legal fees are not paid we reserve the right to retain any documents held on your behalf. They will not be released until our account has been settled in full.

We reserve the right at all times to suspend action on the client's matter if these arrangements have not been followed.

3. Payment

We accept payment by cash, cheque, BACS, CHAPS, Telegraphic transfer.

- Cash payment: we can only accept a maximum of £500.00 on any one transaction, unless a reasonable exceptional circumstance applies.
- Cheque payment: Cheques are cleared generally after five working days after banking. If you want us to pay out against a cheque, you should ensure that payment is received in good time. If a cheque is not met upon first presentation, we will charge you £50.00 + VAT to include the charge levied by our bank and our costs for communicating this to you.
- BACS/CHAPS: Our bank details is attached.

4. Payment arrangements *(For Conveyancing only)

We will deliver a bill following exchange of contracts and payment is required:

- On a purchase: prior to completion;
- On a sale: at completion. If sufficient funds are available on completion, and we have sent you a bill, we will deduct our charges and expenses from the funds;

5. Interest Payment Policy

We may charge interest on unpaid bills from one month after delivery of the bill on a daily basis at the rate specified in the Late Payment of Commercial Debts (Rate of Interest) (No.3) Order 2002 currently 8 per cent over Lloyds TSB Bank Plc's base rate. If the whole of the bill has not been paid we are entitled to charge interest on the outstanding amount of the bill in accordance with article 5 of the Solicitors' (Non-Contentious Business) Remuneration Order 2009.

Any money received on behalf of clients will be held in our client account. We maintain an instant access account to facilitate a transaction but in consequence the amount of interest earned will usually be less than would be earned if the money were held in a deposit account. Interest will be calculated and paid to the client at the rate from time to time payable on HSBC Bank Plc's instant access accounts. 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 may retain the first £20 of each amount of interest as and when calculated to help us cover the administrative expenses of arranging these calculations and payments. By signing these terms and conditions you agree to this.

Where the 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 four working days prior to the completion date. If the money can be sent by CHAPS, 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 transfer of the payment.

6. Communication between you and us

We will aim to communicate with clients by such method as they may request. We do not accept service of documents by e-mail. We may need to virus check discs or e-mail. Unless instructed otherwise, 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 such media.

The Data Protection Act 1998 requires us to advise clients that their particulars are held on our database. We may, from time to time, use these details to send information which we think might be of interest to our clients. We do not make such information available to any other provider of products or services.

7. Speaking to your lender* (For Conveyancing only)

We are also acting for your proposed lender in this transaction. This means we have a duty to make full disclosure to the mortgagee of all relevant facts relating to you, your purchase and mortgage. That will include disclosure of any discrepancies between the mortgage application and information provided to us during the transaction and any cashback payments or discount schemes which a seller is providing you. If a conflict of interest arises, we must cease to act for you in this matter.

8. Personal inspection & survey* (For Conveyancing only)

If you are a purchaser, the doctrine of 'Caveat emptor' applies to you, meaning that let the buyer beware. Therefore, we strictly advise you to inspect the property personally and draw our attention in writing if anything unusual or any of your concerns, or any other specific instructions. We further recommend you to organise a structural survey by a chartered surveyor in order to assess any structural defects e.g. foundation, bricks, mortar, roof, heating, electricity, gas appliances. Important to note that we cannot advise or give any opinion on survey report as this is outside of our professional expertise.

9. Green Deal Scheme* (For Property matter only)

The Green Deal is the new government initiative that is designed to help business and home owners to employ more green technologies in their properties. The idea is simple; install new green technology into your property with no upfront costs. You will pay back the costs through your energy bill over a period of time. This is unlike a conventional loan because if you move out of the property the bill stays with the property where the savings are occurring and not with the bill payer.

10. Financial services and insurance contracts

We are not authorised by the Financial Conduct Authority. We are, however, included on the register maintained by the Financial Conduct Authority so that we may carry on insurance mediation activity, which is broadly the advising on and selling and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the Solicitors Regulation Authority. The register can be accessed via the Financial Conduct Authority website at www.fca.gov.uk

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.

11. Storage of papers and documents

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. We will keep your 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 them 6 years after the date of the final bill.

We will not destroy any documents such as wills, deeds and other securities, which we have been asked to hold in safe custody. A one of charge of **£25.00 (plus VAT)** is charged for the storage of your file. Should you require to retrieve for file from the achieves you will need to provide a written request detailing the file reference number, the nature of matter or property address, the person who dealt with the matter, the date the matter was completed and what the matter was in connection with i.e. whether it was a sale or purchase or commercial matter. A charge of **£100.00** exclusive of VAT will be applied to retrieve files and upon payment of the charge and receipt of the written request we aim to recover files within 14 working days provided the correct details have been given. If any documents are required to be copied upon retrieval of the file there is a standard cost of **5 pence** per page copied.

We do not normally make a charge for retrieving stored papers or deed in response to continuing or new instructions to act for you. However, we reserve the right to charge you as follows:

Reading papers £20.00 per hour
Writing letters £30.00 per letter
Photocopying £ 0.05 per page

12. Identity, disclosure and confidentiality of business

All advice given to clients is entirely confidential, but:

- * Money laundering regulations may require disclosure of confidential information by law. Please note that we accept no responsibility for any loss arising from compliance with the money laundering provisions of the Proceeds of Crime Act 2002 and any amending legislation howsoever caused.
- * The Solicitors Regulation Authority and other supervisory bodies may call for a file which is the subject of a complaint.
- * A court order can compel disclosure of confidential material in certain circumstances.

As part of our continuing commitment to providing a high quality of service to all our clients, Hubers Law Partners maintains similar standard as required to the accreditation with the Law Society's Conveyancing Quality Scheme. The audit procedure laid down by this scheme may require examination of clients' confidential files from time to time under strictly controlled circumstances and only to duly appointed and qualified individuals. Acceptance of these terms and conditions by any client is deemed to include consent to such disclosure, which may be withdrawn by you in writing at any time.

The law now requires solicitors as well as banks, building societies and others to obtain satisfactory evidence of the identity of their client. This is because solicitors who deal with money and property on behalf of their client can be used by criminals wishing to launder money. In order to comply with the law on money laundering we will need to obtain evidence of your identity as soon as practicable.

Solicitors are under a professional and legal obligation to keep the affairs of the client confidential. This obligation, however, is subject to a statutory exception: recent legislation on money laundering and terrorist financing has placed solicitors under a legal duty in certain circumstances to disclose information to the National 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 money laundering disclosure. If, while we are acting for you, it becomes necessary to make a money laundering disclosure, we may not be able to inform you that a disclosure has been made or of the reasons for it.

Hubers Law Partners' policy is only to accept cash up to £500.00 per transaction. If clients circumvent this policy by depositing cash direct with our bank we reserve the right to charge for any additional checks we deem necessary regarding the source of the funds.

13. Your responsibility:

We expect you always let us know (preferably in writing) promptly of any change of circumstances including change in your contact address and contact number with evidence. We also expect that you settle our invoice on time, unless you explain any change or special circumstances that may affect your financial situation.

14. Your Duties on completion or exchange* (For Conveyancing only)

- Carefully check the inventory or fixture & fittings list* (commercial)
- Carefully check the plan
- Before exchange you must draw our attention if there is any change or unusual circumstances arise or any additional queries you might require; these must be done in writing.
- It is your duty to make yourself available on the day of completion to collect keys on time and inspect the property before completion.

15. Termination

Instructions may be terminated at any time. Termination of instructions must be in writing, to be effective. We will be entitled to keep all papers and documents while there is money owing to us for our charges and expenses.

Under the Consumer Protection (Distance Selling) Regulations 2000, for some non-business instructions, the client may have the right to withdraw, without charge, within seven working days of the date on which we were asked to act. However, if we start work with consent of the client within that period, the client loses that right to withdraw. Acceptance of these terms and conditions of business will amount to such consent. If it is sought to withdraw instructions, notice should be given by telephone, e-mail or letter to the person named in your client care letter as being responsible for your work. The regulations require us to inform clients if the work involved is likely to take more than 30 days.

Moreover if we make a contract at your home or place of work the Cancellation of Contracts Regulation 2008 may apply. Where the Regulations apply then you have a right to cancel the contract within a 7 day period. In order to exercise your right to cancel the contract, you need to deliver or send a cancellation notice. We confirm notice should be given by telephone, e-mail or letter to the person named in your client care letter as being responsible for your work. Under the Regulations, a cancellation notice is treated as being served as soon as it is sent or posted to us. A cancellation notice sent by electronic communication is treated as being served from the day when it is sent to us. If you agree in writing that the performance of this contract should begin before the end of the cancellation period, then even if you cancel the contract you may still be required to pay for goods or services supplied before the cancellation.

After completing any work, we are entitled to keep all papers and documents while there is money owing to us for our charges and expenses.

16. Disclosure

Solicitors are not allowed to disclose information about a client's affairs without the client's authority. By signing this document, we will be able to disclose to the other parties in the transaction and, if applicable, to all other parties in the chain of transactions and their agents and advisers, all information which we have in relation to your involvement in the transaction including any related sale or mortgage, and other financial arrangements and wishes as to dates for exchange and completion. You may withdraw this authority at any time, but if you do so you should appreciate that we will have to inform the other party or parties and their advisers etc upon their contacting us that this authority has been withdrawn.

Also, the Firm is working towards membership of various quality schemes, and as a result of this we may become subject to periodic checks by outside assessors. This could mean that your file is selected for checking/assessment, in which case we would need your consent for inspection to occur. All inspections are, of course, conducted in confidence. If you prefer to withhold consent, work on your file will not be affected in any way. Since very few of our clients object to this we will assume that we do have your consent unless you notify us to the contrary. We will also assume, unless you indicate otherwise, that consent on this occasion will extend to all future matters which we conduct on your behalf.

Please do not hesitate to contact us if you need further clarification. If you would prefer to withhold consent, please put a line through this and the above paragraph of the copy letter when returning it signed to us. Please note that you can withdraw your consent at any time.

17. Financial Services Compensation Scheme (FSCS)

Due to recent economic events any monies deposited in solicitors accounts could be lost if the bank where the monies are held collapses. Any client monies held by this Practice is deposited and held at the Lloyds Bank Plc. Any monies you deposit in our client account will be deposited at your own risk. Although, The Financial Services Compensation Scheme has confirmed that they will compensate each individual client £85,000.00 deposit in each Banking Institution, if you as the individual hold other monies in the same institution as Lloyds, the limit remains £85,000 in total. Before you send us any monies you are advised to take independent financial advice and advice from your own Bank. Any monies we receive from you we shall assume you have taken the necessary advice and this Practice will not be held responsible or liable for any consequential loss. By signing this document you consent to disclosing details to the FSCS in the event of a bank failure.

18. Help with Legal Costs – Public Funding (previously known as Legal Aid)

This practice does not undertake any form of publicly funded work. Depending upon your personal circumstances, you may be entitled to assistance through public funding. If you wish to enjoy the benefit of public funding, you should therefore consult a solicitor that holds a franchise in the relevant area of law.

As you are aware, your present financial position is such that you may not be eligible to receive public funding (formerly legal aid) for your matter. However, even if you are eligible, we would only be able to act for you on a private basis since this firm is not participating in the public funding scheme. Having considered the various factors outlined above, you have indicated that you wish us to act for you on a private basis.

19. Professional Indemnity Insurance (PII)

The details of our qualifying Professional Indemnity Insurers can be found at our offices.

20. Equality & Diversity Policy

The Firm operates an Equality and Diversity policy. We do not discriminate against any person on the grounds of sex, race, marital or civil partnership status, sexual orientation, gender reassignment, pregnancy, maternity or paternity, disability, age, religious or other beliefs.

21. Limited companies

When accepting instructions to act on behalf of a limited company, we may require a director and/or controlling shareholder to sign a form of personal guarantee in respect of the charges and expenses of this practice. 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.

22. Tax and planning advice

Any work that we do for clients may involve tax implications or necessitate the consideration of tax planning strategies. Any responsibility to advise on the tax implications of a transaction that we are instructed to carry out, or the likelihood of them arising, cannot be implied and must be the subject of specific and express agreement.

We will not advise you on the planning implications of your proposed transaction unless specifically requested to do so by you in writing, otherwise than by reporting to you on any relevant information provided by the results of the 'local search'.

23. Service Standards and Client Care

We have procedures in place for reviewing files regularly, so please be assured that your matter will progress efficiently. However, due to other parties' involvement, we do not always have full control over how swiftly matters proceed.

We are happy to receive queries by telephone, e-mail, fax, or letter. Mr Rahman can best be reached by telephone on 0203 488 0951 and in his absence contact with Mr Muhammad Al Mamun, who is a solicitor and another partner to this firm. You can contact Mr Mamun on 0203 488 0952. If Mr Mamun or Mr Rahman are unavailable to take a call, they will attempt to return it the same day but if that is not possible, then within 1 working day. Written correspondence (which includes letters, e-mails, and faxes) will generally be replied to within 3 working days unless further investigation and/or inability to contact others prevent this. If your correspondence is marked urgent or a specific reply date is requested, we will of course take note of this and prioritise it accordingly. Unless you have indicated to the contrary, we may contact you by *letter, e-mail, or telephone*. Our normal office hours are *between 10.00 – 6.30 pm* although occasionally appointments may be made outside those hours as circumstances dictate. We regret that it is generally not possible to see people arriving without appointments so please contact our Secretary should you wish to see Mr Rahman in person and an appointment will be made at a date and time convenient to you.

We will keep you informed of any change in the law that affects your matter and advice of any circumstances and/or risks of which we become aware or consider being reasonably foreseeable that could affect the outcome of your matter. In case of any concern about the service provided, please advise Mr Rahman in the first instance. If you remain dissatisfied to resolve your concerns, you can directly contact Mr Muhammad Al Mamun who is another partner to the firm.

24. Complaints

All solicitors must attempt to resolve problems that may arise with their services. It is therefore important that you immediately raise with me any concerns you may have. I would be disappointed if you thought that you had reason to be unhappy with the service that I am providing without raising the same with me. In the unlikely event that a mistake is made by my firm, we have professional indemnity insurance for any claim. We do require that you limit any claim you may have in respect of professional negligence against this firm to the amount of that sum. We are confident that we provide quality in all respects. We value the trust of our clients. If you are not satisfied with our service, do not hesitate to contact Mr Rahman who is responsible for investigating any complaint. We will investigate any issues as soon as possible, which have not been resolved to your satisfaction. We have a complaint policy and procedure, a copy of which is available on request. Your complaint will be dealt with promptly, fairly, openly and effectively.

However, if you are dissatisfied with service and any complain that you make to us in accordance with our complaint procedure, you have the right to complain to the legal Ombudsmen according to the time limit as given in our Terms and Conditions of Business as enclosed with this letter. Complaints will be dealt with under the following protocol. In the event of a complaint, you should raise the concern in the first place with the person dealing with the particular matter.

If this does not resolve the problem you should then contact the supervisor, whose name will have been notified at the outset of the transaction. The complaint does not have to be put in writing, although setting out clearly the issues and the action you wish us to take may help us to resolve your concerns more quickly.

If these steps do not resolve the problem you should contact Mr Muhammad Al Mamun or Mr Ziaur Rahman, who are the Principals/Partners to this firm, by telephoning or writing.

A full copy of the practice's complaints procedure is available on request.

If the complaint is still not resolved at the end of this complaints process you have the right to refer your complaint to the Legal Ombudsman at PO Box 6806, Wolverhampton WV1 9WJ; telephone: 0300 555 0333; website: www.legalombudsman.org.uk. The Legal Ombudsman is the independent complaints handling body who will investigate any complaints made against solicitors. Normally, you will need to bring a complaint to the Legal Ombudsman within six months of receiving a final written response from us about your complaint, and six years from the act or omission giving rise to the complaint or three years from when you should have reasonably known there are grounds for complaint.

25. Referral arrangements

We may pay a referral fee for work to be referred to us. In such a situation we will inform you in writing and will tell you what fee we have paid. The advice which we give to you will be independent and we will treat you the same as any other client. You are free to raise questions on all aspects of the transaction and any information which you disclose to us will be treated as confidential and not disclosed to the referrer or to any other third party without your consent. We will not act for the referrer in connection with the same transaction in any way at all and you are under no obligation to instruct us in connection with the transaction.

26. Property disclaimers* (For property matters only)

We will not carry out a physical inspection of the property. We will not advise on the valuation of the property nor the suitability of your mortgage nor any other financial arrangements.

We will not advise on environmental liabilities where we shall assume, unless you tell us in writing to the contrary, that you are making your own arrangements for any appropriate environmental survey or investigations. We may, however, need to obtain on behalf of your lender at your expense an environmental search.

27. Terms and conditions of business

If you require clarification on any of these points please do not hesitate to let us know. 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 to this practice.

Although 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 returned to us for us to keep on our file.

28. Joint and Several

If you instructed us jointly with one or more other persons, or you represent a Firm, limited liability partnership (LLP) or company in this particular matter, we shall be entitled to accept instructions from you or any of the others (unless notified to the contrary in writing) and each of you shall be jointly and severally liable to the Firm both for: any instructions given and for payment of the fees and charges in relation to carrying out of those instructions.

When accepting instructions from a company or LLP, we may seek written confirmation as to which members of the company or LLP are authorised to give us instructions. When accepting instructions to act on behalf of a limited company or LLP, we may require a director and/or controlling shareholder to sign a form of personal guarantee in respect of our fees and expenses. If such a request is refused, we will be entitled to stop acting and require immediate payment of our fees on an hourly basis and expenses as set out earlier.

I/We confirm that I/We have read and understood, and I/We accept, these terms and conditions of business.

Sign

Print.....

Date: