Goodwin Barrett
BECAUSE YOUR MONEY MATTERS

Motor Finance Commission Claims · Client Care Pack

DRAFT TEMPLATE — FOR COMPLIANCE APPROVAL. Adapted from a solicitor (SRA) template into an FCA claims-management format. Remaining items in square brackets must be completed: the named caseworker, the marketing introducer, the credit-reference / e-KYC provider, and the actual success fee. The fee, cancellation and exit-fee terms must be set and the whole pack approved by compliance before any client sees it. Confirm Goodwin Barrett holds FCA permission for motor-finance claims (the public website currently lists investment and pension claims only). Delete this box before issuing.

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CLIENT ENGAGEMENT (CLIENT CARE) LETTER

This claim may have been introduced to us via a third party; please see the Terms & Conditions attached for details.

Who we are and what we can do for you

We are Goodwin Barrett, a trading name of Goodwin Barrett Ltd of Mikar Business Park, Northolt Way, Bolton, BL3 6NJ. We are a claims management company authorised and regulated by the Financial Conduct Authority (FCA) under firm reference number (FRN) 830495 for regulated claims management activity. We are not a firm of solicitors and we do not provide legal services or conduct litigation.

If you choose to instruct us, our role will be to investigate and pursue a claim (or claims) against your car finance lender(s) for undisclosed commission. In simple terms, we will check whether you were charged more on your finance agreement(s) because a broker or lender received commission that was not properly explained to you.

If you decide to proceed, we will:

- clearly explain how the process works;
- identify and review the relevant car finance agreements; and
- work to recover any compensation you may be entitled to.

> **Free route — please read.** You do not need to use a claims management company. You can complain directly to your lender, take part in the FCA's redress scheme, or refer your complaint to the Financial Ombudsman Service — all free of charge, and you would keep 100% of any compensation. If you use us, we will charge a fee on success (see ‘Our fees’).

The FCA motor finance redress scheme

Following the Supreme Court's August 2025 judgment in Hopcraft v Close Brothers and the linked Johnson and Wrench cases, the FCA has finalised an industry-wide redress scheme for motor finance customers, set out in its Consumer Redress Schemes sourcebook. The scheme broadly covers agreements taken out between 6 April 2007 and 1 November 2024 where commission was payable by the lender to the broker, with lenders contacting affected customers directly. The FCA has said the scheme is free and that customers do not need a CMC or law firm to take part.

As at 1 May 2026 the FCA confirmed it had received four legal challenges to the scheme — one from Consumer Voice (represented by Courmacs Legal Ltd) and three from lenders (Volkswagen Financial Services, Mercedes-Benz Financial Services and Crédit Agricole Auto Finance). The FCA has said it will defend the scheme and is engaging with lenders and consumer groups on next steps, including contingency planning. This creates some uncertainty over exact timing and amounts, and we will keep you updated as the position develops.

Our agreement with you

By instructing us, you ask us to investigate and pursue claim(s) against lender(s) relating to commissions paid to the broker(s) who arranged your car finance agreement(s) that were not properly disclosed and which may have affected the cost of your finance. This will be documented in a Claims Management Agreement (a ‘no-win, no-fee’ agreement), which must be read together with this letter and our Terms & Conditions of Business. Please read them carefully and contact us at enquiries@goodwinbarrett.co.uk with any questions.

The basis for your claim

The claims we investigate concern secret or undisclosed commissions in car finance agreements. These may involve Discretionary Commission Arrangements, where the lender allowed the broker to set the interest rate, potentially leading to you being overcharged. They may also create an unfair relationship if the commission was excessive or if key details of the broker–lender relationship were not disclosed. When assessing whether there is a claim, we consider several factors, including the size of the commission compared with the total cost of your finance.

How we investigate and pursue your claim

Once you instruct us, we will (where you authorise us, and where claims have merit) request your credit information from credit reference agencies and make information requests directly to lenders. If further eligible claims are identified, we will act on those too on your behalf. If you have already made a claim against a lender — yourself or through another representative — you should not instruct us to submit a duplicate claim to that lender; multiple representation can expose you to additional fees and confusion.

Who will handle your claim

Your claim will be overseen by [name, job title], who has overall responsibility for your matter, supported by our wider team. Our usual office hours are Monday to Friday, 9am–5pm. You can contact us at enquiries@goodwinbarrett.co.uk and a member of the team will respond. To ensure efficiency, some tasks (for example administrative work, claim auditing or telephone communications) may be outsourced; any third party we use is required to keep your information secure.

Our fees

If we successfully obtain compensation (or a reasonable offer of compensation) for a claim we act on, we charge a success fee for that claim, calculated as a percentage of the compensation per finance agreement. As an FCA-regulated claims management company, the most we can charge is capped by the FCA's rules (CMCOB 5.2). On any one claim, your fee will be the lower of the maximum percentage and the maximum total fee for the relevant redress band:

Redress awarded	Maximum % of redress	Maximum total fee
£1 – £1,499	30%	£420
£1,500 – £9,999	28%	£2,500
£10,000 – £24,999	25%	£5,000
£25,000 – £49,999	20%	£7,500
£50,000 or more	15%	£10,000

All fees are exclusive of VAT, which is added at the applicable rate. No fee is payable if your claim is unsuccessful.

> **Compliance — set before issuing.** The table above is the FCA maximum cap, not a default. You must (a) state the actual fee you will charge within these caps; (b) satisfy the FCA client's best-interests rule and Consumer Duty when setting it; (c) include the CMCOB 4.2.5R illustrative fee calculations for the three redress bands closest to the customer's likely redress; and (d) check whether any motor-finance-redress-scheme-specific fee restrictions apply before relying on these figures.

Worked examples (illustrative only):

Example 1 — If your lender offers £1,000 compensation and you have no outstanding balance, the lender pays us £1,000; if our fee is [X]% plus VAT, [£amount] is deducted and the balance is paid to you.

Example 2 — If your lender offers £1,000 but you have an £800 outstanding balance, the lender may use the compensation to reduce that balance and pay us only £200. Our success fee is still calculated on the total £1,000; if there is a shortfall after the £200 received, you would be responsible for it. We will always explain this to you before you owe anything.

Compensation offers

If your claim is successful and your lender makes an offer, you authorise us to accept that offer on your behalf and you agree that the compensation is paid to us into our regulated client account. If your lender pays you directly, or offers to, you must notify us within 5 business days and provide any information we request to calculate our fee.

Financial Ombudsman Service

Since April 2025 the Financial Ombudsman Service (FOS) charges professional representatives a fee per case. This means it is not always economical for us to act before the FOS; in such cases we may refer you to a not-for-profit or alternative organisation that can assist. Where your complaint is taken to the FOS by us and succeeds, our success fee remains payable for the work carried out.

Your personal information & identity checks

We handle your information in line with our Privacy Policy. As part of our regulatory obligations we must verify your identity to prevent financial crime, using an online e-KYC system provided by [provider]; if verification fails we may request two forms of ID. Questions about how we use your information can be sent to enquiries@goodwinbarrett.co.uk.

Third parties

You may have been introduced to us by a third-party introducer. We may pay them, or any funders involved, a share of our success fee for the introduction; these payments do not reduce your compensation. To identify potential claims we may use a credit reference agency, [provider], because many people do not keep finance documents going back to 2007. Information obtained may reveal other agreements (such as loans) where undisclosed commission could apply; if so, we will contact you to discuss. By continuing to instruct us and signing, you confirm your acceptance of third-party involvement and information-sharing as described.

Cancellation rights (summary)

We begin work as soon as you sign electronically, which authorises us to start immediately. You may cancel free of charge within 14 days (the 'cooling-off period') by returning the cancellation form, writing to us at Mikar Business Park, Northolt Way, Bolton, BL3 6NJ, or emailing enquiries@goodwinbarrett.co.uk. After the cooling-off period, any charge for cancellation must comply with FCA rules and be a reasonable reflection of the work done — see 'Your Right to Cancel' below.

> **Compliance — exit fees.** The FCA/SRA/ICO/ASA taskforce is actively targeting 'unfair exit fees' in motor-finance claims. A term charging the full success fee on cancellation after an offer is high-risk. Set post-cooling-off cancellation charges so they reflect work actually done and are CMCOB- and Consumer-Duty-compliant; have compliance approve the wording.

Complaints

If you are unhappy with our service or our fee, please tell us via our complaints process at goodwinbarrett.co.uk/complaints-procedure or by writing to [name/role]. We will handle your complaint under our Complaints Procedure. If you remain dissatisfied, you may refer your complaint about us to the Financial Ombudsman Service, normally within 6 months of our final response (www.financial-ombudsman.org.uk).

Support

Please let us know if you are experiencing anything that could affect your ability to make decisions or work with us — for example health concerns, bereavement or other personal challenges — so we can support you. Anything you share is treated confidentially. Thank you for your instructions. If you have any questions, call us on 0808 163 1659 or email enquiries@goodwinbarrett.co.uk.

Yours sincerely,

Goodwin Barrett

CLAIMS MANAGEMENT AGREEMENT (NO-WIN, NO-FEE)

This Agreement is made on **13/11/2026** between Goodwin Barrett, a trading name of Goodwin Barrett Ltd of Mikar Business Park, Northolt Way, Bolton, BL3 6NJ ('we', 'us', 'the Firm') and:

Client name	SAMPLE CLIENT
Client address	1 Sample Street, Exampletown, EX1 2AB

1. This is a no-win, no-fee claims management agreement governed by the FCA's rules, including the Claims Management: Conduct of Business sourcebook (CMCOB) and the FCA Principles for Businesses. It is intended to create a contract enforceable at law.
2. Our Terms & Conditions of Business are attached and incorporated into this Agreement. Where they are inconsistent with this Agreement, this Agreement prevails.
3. 'The Lender' means the bank / car finance provider with whom you took out the car finance and against whom we are instructed to pursue the claim.
4. The claim covered by this Agreement is your claim against the Lender for compensation arising from a Discretionary Commission Arrangement and/or undisclosed-commission disclosure issue on car finance in your name. This Agreement does not cover the issuing or conduct of court proceedings.
5. We act on a contingency basis: we are paid the agreed percentage (within the FCA cap below) of the compensation you recover only if the claim concludes with a financial benefit to you. We receive nothing if no financial benefit is recovered.
6. Our services comprise: preparing necessary correspondence to the Lender; asking the Lender to investigate the commission claim; taking reasonable steps to pursue the claim; and providing representation to the Financial Ombudsman Service where appropriate. We do not undertake court proceedings under this Agreement.
7. If you win the claim (the Lender agrees to pay a financial benefit), you pay our success fee, which will not exceed the FCA cap (CMCOB 5.2):

Redress awarded	Maximum % of redress	Maximum total fee
£1 – £1,499	30%	£420
£1,500 – £9,999	28%	£2,500
£10,000 – £24,999	25%	£5,000
£25,000 – £49,999	20%	£7,500
£50,000 or more	15%	£10,000

All fees are exclusive of VAT. No fee is payable if your claim is unsuccessful.

Compliance — insert agreed fee. State the actual percentage you will charge (within the cap) here, plus the CMCOB 4.2.5R illustrative examples for the bands nearest the likely redress. Do not present the cap itself as 'the fee'.

Signed for and on behalf of Goodwin Barrett:

Signature *Goodwin Barrett*	**Name (print):** Goodwin Barrett **Date:** 13/11/2026 *Authorised signatory, Goodwin Barrett*

Signed by the Client:

Signature SAMPLE SIGNATURE	**Name (print):** SAMPLE CLIENT **Date:** 13/11/2026 *The Client*

TERMS & CONDITIONS OF BUSINESS

Goodwin Barrett — Commission Disclosure / Discretionary Commission Arrangement (DCA) Claims

Our policy is to explain at an early stage the terms on which we act for you. These terms apply to all work we do for you (now and in future) unless otherwise agreed. We will not start work until we receive your instruction.

1. Objectives and issues

You instruct us to investigate and pursue a claim for sums due to you from the Lender in respect of commission disclosure / discretionary commission arrangement (DCA) issues — that is, to seek compensation for hidden commission, higher interest or additional charges on your car finance. We will obtain documentation to substantiate the claim, run a soft credit search via [provider] to identify lenders, and — if settlement cannot be negotiated — may submit your complaint to the Financial Ombudsman Service.

2. Our responsibilities

We will take reasonable steps to pursue the claim: gathering the correct paperwork, presenting the claim to the Lender, reviewing the information provided and, if negotiations fail, considering a referral to the Financial Ombudsman Service. We will keep you informed of material developments.

3. Your responsibilities

Co-operate with us fully and promptly; give honest and accurate instructions; disclose all relevant information (favourable or not); provide relevant documentation; do not enter into any agreement with the Lender without consulting us; and notify us within 5 business days if the Lender makes an offer or pays you directly. You agree to co-operate with identity verification via our e-KYC provider, [provider], and with financial-sanctions screening.

4. People responsible for your work

[Name, job title] is responsible for your case and its overall supervision, and may delegate aspects to supervised team members. We try to avoid changing who handles your case; if a change is needed we will tell you promptly. To ensure efficiency, some tasks (administration, claim auditing, telephone communications) may be outsourced; we will ensure any provider keeps your information safe.

5. Charges and expenses

We act under a no-win, no-fee Claims Management Agreement (copy enclosed). On success, our fee depends on the compensation awarded, capped by the FCA (CMCOB 5.2) — see the fee table in the Agreement and the Engagement Letter. By signing these Terms you confirm your agreement to the enclosed Claims Management Agreement. You must pay our fee no later than 14 days after you receive compensation (if paid directly), or 14 days after our recommendation if you do not intend to accept an offer we recommend; notify us of either within 5 business days. No fee is charged if your claim is unsuccessful.

6. Making a claim yourself

You have the right to bring the claim yourself, free of charge, directly with your lender, through the FCA's free redress scheme, or via the Financial Ombudsman Service. If you do so you keep 100% of any compensation. You confirm you understand this and still wish to instruct us. Where appropriate, and taking the FOS representative fee into account, we may refer your claim to the Financial Ombudsman Service; your signature on the enclosed FOS declaration form may be used for that purpose.

7. Equality and diversity

We are committed to promoting equality and diversity in all our dealings. Our written equality and diversity policy is available on request.

8. Timescale

Each claim differs and we cannot give an exact timescale, which depends on the Lender's approach and the progress of the FCA's redress scheme (and any related legal challenges). Complex claims can take longer than a year. We will keep you updated.

9. Limitation (time to make a claim)

The law on mis-sold motor finance is still developing, so the exact limitation period is uncertain. Generally, some claims must be brought within 6 years of the start of the agreement and others within 6 years of its end. We will not issue court proceedings to protect a limitation period; if you are concerned about limitation you must issue proceedings yourself, and may wish to take independent legal advice.

10. Privacy and data protection

Your personal information is processed in line with UK GDPR and the Data Protection Act 2018. We will not disclose your personal data except as needed to progress your claim, to comply with the law or a regulator, or for auditing — and never for sale. Our full Privacy Policy is on our website.

11. Data sharing

To provide our services we may share your data with carefully selected, independently regulated third parties — for example providers who assist with claim administration and independent auditors who review the quality of our work — all bound by confidentiality and data-protection obligations. Sharing does not affect the outcome of your claim or your entitlement to compensation. We will never sell your data.

12. Advertising and marketing

Your enquiry may have been generated through marketing carried out by [marketing introducer] on our behalf under a formal agreement. We may pay them a marketing fee; this is not in addition to, and does not affect, the fee you agree to pay us. We only engage marketing partners who comply with PECR, UK GDPR, the Data Protection Act 2018 and applicable advertising standards.

13. Funding and investor arrangements

Your claim may be supported by third-party funding. Any repayment to a funder is made solely from our fee and will not reduce your compensation. You will always retain at least 70% of any damages recovered, after deduction of our agreed success fee.

14. Auditing

Your claim may be subject to independent audit for quality assurance and regulatory compliance, which may be requested by our regulator (the FCA) or a relevant third party. Auditing will not affect the outcome of your claim but may involve limited file access by authorised auditors. By instructing us, you consent to this. Details of third parties we work with are available on request.

15. Complaints procedure

If you are unhappy with any aspect of our service, including our bill, please complain — initially in writing to [name/role], or by telephone. We will invoke our Complaints Procedure, investigate internally and provide a full written response. If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service, normally within 6 months of our final response and within 12 months of first raising it with us (www.financial-ombudsman.org.uk). A copy of our Complaints Procedure is available on request.

16. Legal expenses insurance

You may have legal-expenses insurance (for example under a motor or home policy) that could fund your claim. Although you have told us you have none, please re-check; if you do, contact us before signing, as a no-win, no-fee agreement may not be the most appropriate funding method.

17. Authority to deduct from your compensation

By agreeing to these Terms, you authorise the Lender (or its representatives) to release to us any compensation recovered on your behalf, and you authorise Goodwin Barrett to deduct from that compensation the amount payable to us under the Claims Management Agreement.

Declaration

I confirm that I have read and understood these Terms & Conditions of Business and agree to be bound by them in relation to Goodwin Barrett acting for me in pursuing my claim(s) for compensation against the Lender. I understand I do not need to instruct the Firm, as I can pursue the claim myself directly with the Lender and through the FCA's free redress scheme without any charge from Goodwin Barrett.

Signature SAMPLE SIGNATURE	**Name (print):** SAMPLE CLIENT **Date:** 13/11/2026 *The Client*

LETTER OF AUTHORITY

Please deal directly with Goodwin Barrett Ltd, Mikar Business Park, Northolt Way, Bolton BL3 6NJ — my newly instructed claims management company (FCA FRN 830495) — and release any information and payments requested. For a joint agreement, both account holders must sign; if your surname has changed since you dealt with the credit provider, add this and sign with your original signature.

Lender / finance provider:	**Customer reference (if known):**
_____	_____

Account Holder 1	**Account Holder 2 (joint only)**
Full name: SAMPLE CLIENT	**Full name:** _____
Date of birth: 01/01/1980	**Date of birth:** _____
Address: 1 Sample Street, Exampletown, EX1 2AB	**Address:** _____
Postcode: EX1 2AB	**Postcode:** _____
Previous name(s): _____	**Previous name(s):** _____
Signature: SAMPLE SIGNATURE	**Signature:** _____
Date: 13/11/2026 12:00:00	**Date:** _____

Authority and instructions

I/We authorise Goodwin Barrett Ltd as my/our sole representative to deal with my/our complaint(s)/claim(s) for compensation on my/our car finance agreements in respect of Discretionary Commission Arrangement / commission-disclosure issues (PCP, HP) and associated lending, on all products and accounts I/we have or have had. I/We authorise a soft credit check and e-KYC via [provider] to substantiate the claim and verify my/our identity, and agree to Goodwin Barrett's Terms & Conditions. I/We understand a success fee (capped by the FCA, 15%–30% plus VAT depending on redress) applies, that I/we could claim for free ourselves, and that I/we have chosen to instruct Goodwin Barrett. I/We authorise and instruct the lender to:

1. liaise exclusively with Goodwin Barrett on this matter;
2. release any information/documentation on my/our agreements and commissions, including under ss.77–78 Consumer Credit Act 1974 and Article 15 UK GDPR;
3. contact Goodwin Barrett whenever information is needed; and
4. pay any compensation recovered directly to Goodwin Barrett's client account by BACS or cheque.

I/We authorise Goodwin Barrett to accept or reject settlement offers and to refer the complaint to the Financial Ombudsman Service if appropriate, and to accept e-signed documents. I/We confirm this information is accurate to the best of my/our knowledge.

CLIENT DECLARATION

I, the undersigned, confirm the following:

Instruction to act

- I instruct Goodwin Barrett to act on my behalf in relation to potential claim(s) concerning my car finance agreement(s).

Right to choose

- I understand I am under no obligation to use Goodwin Barrett. I have the right to pursue any claim myself, free of charge, directly with my lender or finance provider.

FCA redress scheme

- I understand the FCA has introduced an industry-wide redress scheme under which lenders will contact affected customers directly, and that taking part in it is free.

Free route understood

- I understand I can complain to my lender or the Financial Ombudsman Service for free and keep 100% of any compensation. I still choose to appoint Goodwin Barrett as my representative and to pay its fee on success.

Escalation rights

- If my claim is not successful, I understand I may escalate the matter to the Financial Ombudsman Service free of charge.

Agreement to terms

- I confirm I have read and agree to Goodwin Barrett's Terms & Conditions and Privacy Policy.

Cooling-off period

- I understand I have a 14-day cooling-off period from signing during which I may cancel this agreement without charge.

Required confirmation (CMCOB). FCA rules expect a separate, isolated confirmation that the customer knows they can pursue the claim free and still wishes to proceed. Keep the box below distinct from the rest of the form so it stands out.

I confirm I understand I can make this claim myself for free, and I still want Goodwin Barrett to act for me on the terms set out in this pack.

By signing below, I confirm I have read and understood the above and wish to proceed with Goodwin Barrett submitting my claim(s) on my behalf.

Signature SAMPLE SIGNATURE	**Name (print):** SAMPLE CLIENT **Date:** 13/11/2026 *The Client*

YOUR RIGHT TO CANCEL

8. This contract is between you and Goodwin Barrett. We start work on your claim(s) as soon as you provide your instruction by signing electronically; by signing you authorise us to start within the cooling-off period.
9. You have the right to cancel, without giving a reason, at any time within 14 days starting from the day you receive this notice.
10. To cancel, tell Goodwin Barrett at Mikar Business Park, Northolt Way, Bolton, BL3 6NJ, or email enquiries@goodwinbarrett.co.uk, by a clear statement (letter, post or email) before the cooling-off period ends. You may use the form below, but do not have to.
11. If you cancel within 14 days, there is no charge.
12. If you cancel after the 14-day cooling-off period, any charge must comply with FCA rules and reasonably reflect the work we have actually done. We will explain any charge to you before it applies.

> **Compliance — complete and check.** Insert your post-cooling-off cancellation charge here. Do not simply charge the full success fee on cancellation after an offer; that pattern is a current regulatory enforcement focus. Any charge should reflect work done and satisfy CMCOB and Consumer Duty.

If you believe you have been unfairly charged, we will explain the charge. If you disagree, you can complain through our complaints procedure and, if unresolved, refer the matter to the Financial Ombudsman Service (this service is free to consumers and is subject to time limits).

Cancellation form (only if you wish to cancel)

Complete and return to: Goodwin Barrett, Mikar Business Park, Northolt Way, Bolton, BL3 6NJ, or email enquiries@goodwinbarrett.co.uk.

I hereby give notice that I wish to cancel my Claims Management Agreement with Goodwin Barrett.

Case reference (if known)	
Name (print)	
Address	
Signature	
Date	

ONLY SIGN THIS FORM IF YOU WISH TO CANCEL.

FREQUENTLY ASKED QUESTIONS

Do I need to send you any documents?

Usually not. In most cases we can request the paperwork we need directly from your lender. If we need anything from you, we will let you know.

Why do you ask for ID checks?

As an FCA-regulated firm we are legally required to confirm who our clients are and to carry out anti-money-laundering checks. We do this securely, either through an online system or by requesting copies of ID.

Can I make a claim without using your firm?

Yes. You can claim yourself at no cost — directly with your lender, through the FCA's free redress scheme, or via the Financial Ombudsman Service — and keep 100% of any compensation.

What happens once I return my signed pack?

We review your details and run a soft credit search to identify your finance agreements. Combined with your initial call, this usually lets us move your claim forward. Occasionally we may need to follow up with you.

How long will my case take?

Many claims reach a decision in around six months, but some take longer depending on complexity, the lender's response, and the progress of the FCA's redress scheme (and any related legal challenges). We will keep you updated.

How will I be kept informed?

By text, email, phone or letter — whichever suits you.

What if the lender rejects my claim?

If we think the decision is unreasonable, we may take your case to the Financial Ombudsman Service. If we believe the Ombudsman is unlikely to uphold it, you can still choose to take matters further independently.

How much might I get back?

It depends on your agreement and whether commission was unfairly added or not disclosed. Amounts vary; redress under the FCA scheme is calculated in line with the regulator's rules. We cannot guarantee any particular amount.

How will compensation be paid to me?

Any redress is first paid into our regulated client account. Once our agreed fee has been deducted, the balance is transferred to your bank account.

What will it cost me if my claim is successful?

Our fee is capped by the FCA (see table) and exclusive of VAT. No fee is charged if your claim is unsuccessful.

Redress awarded	Maximum % of redress	Maximum total fee
£1 – £1,499	30%	£420
£1,500 – £9,999	28%	£2,500
£10,000 – £24,999	25%	£5,000
£25,000 – £49,999	20%	£7,500
£50,000 or more	15%	£10,000

This table is exclusive of VAT (on both the percentages and the maximum fees), charged at the applicable rate. The figures are the FCA maximum cap; your actual fee is set out in your Claims Management Agreement.

FINANCIAL OMBUDSMAN SERVICE — CUSTOMER DECLARATION

Professional representatives — customer declaration form. To be completed by the customer.

Name	
Name (joint complainant)	
The business you're complaining about	

Before the Financial Ombudsman Service can look into your complaint, you need to agree to this declaration. By signing below, you are agreeing to it:

"I would like the Financial Ombudsman Service to look into my complaint. I confirm that, to the best of my knowledge, everything I have told you is correct."

Signature	
Today's date	
Signature (joint complainant)	
Today's date	
Job title (if complaining for a business/charity/trust)	

For complaints involving jointly held accounts or policies, the Ombudsman usually needs each person to provide their name, and may share details of the complaint with both complainants. The FOS privacy notice is available at: https://www.financial-ombudsman.org.uk/privacy-policy/consumer-privacy-notice

> **Note.** This is the Financial Ombudsman Service's own form and privacy notice — use the current official version from financial-ombudsman.org.uk rather than a reproduction, and do not alter its wording.

SIGNATURE CERTIFICATE

Title	Goodwin Barrett Ltd
Status	Completed
Time zone	United Kingdom (GMT+1)
Sent at	13/11/2026 12:00:00
Viewed at	13/11/2026 12:00:00
Signed at	13/11/2026 12:00:00
Signed by	192.0.2.1 | sample@example.com
Device info	Sample browser on Sample OS (Desktop)
Transaction ID	SAMPLE-TRANSACTION