



Barnfather
SOLICITORS

Terms of Business



TERMS OF BUSINESS

1 GENERAL

- 1.1 These terms and conditions of business ("Terms of Business"), read together with the accompanying Client Care Letter ("CCL") and the Funding Options and Charges Notice (collectively, the "Terms"), set out the basis upon which Barnfather Solicitors Ltd ("Barnfather Solicitors") will provide its services to you, the Client (as defined in section 2.2 below). All work undertaken by Barnfather Solicitors is subject to the Terms, unless otherwise agreed in writing and signed by a Barnfather Solicitors' Partner.
- 1.2 Where there is any inconsistency between the Terms of Business and the information set out in the CCL, the CCL shall take precedence.
- 1.3 The Terms constitute the entire agreement between Barnfather Solicitors and the Client and supersede any previous agreement or understanding in relation to the Work (as defined at section 4.1.2 below). No amendment or variation to the Terms shall be effective unless it is made in writing and signed by Barnfather Solicitors.
- 1.4 References in these Terms of Business to "we", "us" or "our" are references to Barnfather Solicitors. References to "you" or "your" are references to the Client.
- 1.5 Like a number of other companies Barnfather Solicitors will continue to use the term 'partner'. Partner is a title referring to a director of Barnfather Solicitors or a consultant or employee of appropriate significant experience and qualifications. The title "Partner" is used to indicate a senior lawyer of recognised standing at Barnfather Solicitors. Barnfather Solicitors is a trading name of Directors Defence Ltd, a limited liability company. It is not a partnership. No relationship of partnership in law exists between you and us.
- 1.6 For all regulated work, Barnfather Solicitors is authorised by the Solicitors Regulation Authority (SRA). SRA registration number 623051. The SRA handbook can be found on its website at www.sra.org.uk/handbook.

2 OUR CLIENT

- 2.1 Barnfather Solicitors' client in relation to the Work it undertakes is the client identified in the CCL (the "Client"). Barnfather Solicitors is under no duty, nor does it accept any responsibility, to any party other than the Client, unless that other party is also a client of Barnfather Solicitors in relation to the work done.
- 2.2 Save in respect of clause 8 below, the Client and Barnfather Solicitors agree that Barnfather Solicitors' services are provided solely for the benefit of the Client and that, for the purposes of the Contracts (Rights of Third Parties) Act 1999, the agreement under which Barnfather Solicitors provides its services to the Client is enforceable only by Barnfather Solicitors and the Client and not by any other party.
- 2.3 You instruct us separately in relation to each matter where we provide advice or services and therefore you do not engage us on a permanent basis.
- 2.4 When instructed on a new matter we will discuss with you the information we require in order to help you achieve your goals. We will need you and any other professional advisers who are also engaged on the matter to provide us with accurate information promptly.

3 COMMUNICATIONS WITH THE CLIENT

- 3.1 Unless Barnfather Solicitors is expressly instructed to the contrary, Barnfather Solicitors shall be entitled to assume that:
- 3.1.1 whoever provides instructions to us has actual authority to do so. We may rely on any information given to us by that person. Where instructions have been provided on behalf of a body corporate or other organisation or entity we can assume that our terms of engagement have been properly authorised by a director, the board of directors or other appropriate decision making body of the organisation or entity; and
- 3.1.2 Barnfather Solicitors may act upon such instructions whether given orally, in writing or by email or other form of electronic communication.
- 3.2 Where Barnfather Solicitors communicates with the Client by email or other electronic form of communication, the Client accepts the risks inherent in that form of communication, including but not limited to the risk of interception and unauthorised access. Barnfather Solicitors screens all of its incoming and outgoing email messages for known viruses but the Client acknowledges and accepts that Barnfather Solicitors

cannot guarantee that its emails will be virus free. Barnfather Solicitors does not accept any liability for loss resulting from the use of email for communication between us or between Barnfather Solicitors and third parties. We take the confidentiality of communications seriously. Although we view email correspondence as being as secure as normal post if you require further security we can arrange for email communications between us and you to be securely encrypted. This may require an additional fee.

3.3 Our advice will be based on our interpretation of the law at the time the advice is provided. Unless specifically agreed otherwise in writing we are not obliged to update our advice in respect of any subsequent changes in the law.

4 BARNFATHER SOLICITORS FEES AND DISBURSEMENTS

4.1 Barnfather Solicitors' fees

4.1.1 For new clients we will apply a fee of £30 plus VAT in respect of various administrative functions and identity searches that we are required to undertake. We will also charge this fee of £30 plus VAT should you instruct us on a further matter more than one year after these searches have been performed, or such revised fee as shall be charged for such administrative functions and identity searches at that time. For non UK clients additional fees will be applicable.

4.1.2 The scope of the work to be undertaken by Barnfather Solicitors (the "Work"), and Barnfather Solicitors' fees for the Work (or the method by which those fees are to be calculated) is set out in the CCL. The Work may be extended or varied in accordance with any subsequent instructions agreed with the Client and confirmed in writing by us.

4.1.3 Barnfather Solicitors is required to comply with various statutory and regulatory requirements (such as Money Laundering Regulations) in relation to its retainer with the Client. The work done, and any other actions that Barnfather Solicitors may be required to take, in order to comply with those requirements form part of the Work and Barnfather Solicitors may include the cost of any such work (together with VAT, as applicable) in the fees payable by the Client.

4.2 Disbursements

In addition to its fees, Barnfather Solicitors may also incur disbursements including VAT (where applicable) in relation to the Work, and the basis on which they are charged are set out in the CCL. These may be incurred in the course of a matter without your prior approval.

4.3 Payment of costs and disbursements

4.3.1 The Client is responsible for payment of Barnfather Solicitors' fees, disbursements and VAT (where applicable). Barnfather Solicitors' invoices will always be addressed to the Client and are payable by the Client in accordance with the terms of payment as set out in the Terms.

4.3.2 The Client may agree with a third party that the third party will pay Barnfather Solicitors' fees and disbursements on behalf of the Client. Barnfather Solicitors will not, however, be a party to that agreement and will expect the Client to make payment of Barnfather Solicitors' invoices in the event that the third party fails for any reason to make payment within the time set out in the Terms.

4.3.3 In contentious matters:

4.3.3.1 the Client may obtain a Court Order requiring a third party to pay a contribution toward the Client's costs. Any such order shall not relieve the Client of its obligation to pay Barnfather Solicitors' fees and disbursements and the Client shall not be entitled to withhold or delay payment of Barnfather Solicitors' invoices pending receipt of payment under the Court Order. You will remain responsible for payment of our bills irrespective of the outcome of any contentious matter; and

4.3.3.2 any money recovered from another party will be applied against any outstanding bills and any interest on them.

4.4 VAT

4.4.1 Unless otherwise expressly stated, the fees set out in the CCL are exclusive of VAT and are subject, where applicable, to VAT at the prevailing rate.

4.4.2 Barnfather Solicitors' VAT number is 218730609.

5 INVOICING AND PAYMENT

- 5.1 Barnfather Solicitors may issue monthly invoices to the Client for the work undertaken to date, any disbursements incurred and any applicable VAT.
- 5.2 Barnfather Solicitors' invoices are payable on presentation to the Client. If payment of an invoice is not made in full within 14 days of presentation, Barnfather Solicitors reserves the right to charge interest at 4% over the base rate for the time being of Royal Bank of Scotland Plc on any balance outstanding from the date of presentation of the invoice until payment.
- 5.3 If a bill is overdue for payment, we may on reasonable written notice suspend or terminate the provision of any services to you (and others with whom you are associated) and retain any documents, papers and other materials belonging to you and others with whom you are associated.
- 5.4 Unless otherwise previously agreed in writing, Barnfather Solicitors shall be entitled to payment of its fees, disbursements and VAT regardless of whether a particular matter has been successfully concluded or completed.
- 5.5 When we are instructed on a matter by or on behalf of more than one person or company, each person or company for whom we act will be jointly and severally liable for payment of the full amount of our fees, disbursements and VAT.
- 5.6 If our bills are not payable by you as our Client but by a third party, you will still be liable for any VAT in respect of our charges. We are only able to issue VAT invoices to you and not to a third party.
- 5.7 If our services are subject to VAT, you must indemnify us fully on demand for any interest, penalties or legal costs which we incur as a result of any incorrect information in relation to your VAT status, which you have provided.

6 CLIENT'S MONEY

- 6.1 Any money that Barnfather Solicitors holds on behalf of the Client will be deposited in a designated client bank account or client deposit account with a clearing bank. Barnfather Solicitors will not be responsible for any mistake or failure by the bank.
- 6.2 Unless the money that Barnfather Solicitors holds is for a specific purpose, Barnfather Solicitors may apply any money held on the Client's behalf towards the discharge of Barnfather Solicitors' invoices.
- 6.3 Where Barnfather Solicitors holds monies on account of costs in its client account for a period longer than 3 business days, it will ensure that a fair and reasonable sum in lieu of interest is paid to the Client in respect of the period for which client money is held after the first 3 business days. No interest is payable if the amount calculated on the balance held is £50.00 or less.

7 SUSPENSION AND TERMINATION OF THE WORK

- 7.1 The Client may terminate the Work at any time by giving written notice to Barnfather Solicitors.
- 7.2 Barnfather Solicitors may in its absolute discretion suspend or terminate the Work forthwith in the event that:
- 7.2.1 the Client fails to make a payment on account of fees and/or disbursements and/or VAT when requested to do so;
- 7.2.2 the Client fails to pay any invoice within thirty days of its presentation to the Client;
- 7.2.3 the Client persistently fails to pay invoices in accordance with the terms agreed in the Terms;
- 7.2.4 the Client persistently fails to provide Barnfather Solicitors with instructions in relation to the Work;
- 7.2.5 the Client's instructions may result in Barnfather Solicitors being required to act in a manner that is unlawful and/or may contravene applicable legislative or regulatory requirements and/or may otherwise give rise to unacceptable professional risk to Barnfather Solicitors or breach of our duty under the Solicitors Regulation Authority Handbook;
- 7.2.6 the Proceeds of Crime Act 2002, The Money Laundering Regulations 2007, or any legislation of like or similar effect prohibits Barnfather Solicitors from continuing to act for the Client; or
- 7.2.7 the relationship between Barnfather Solicitors and the Client has otherwise irretrievably broken down.
- 7.3 In the event that the Client or Barnfather Solicitors suspends or terminates the Work, Barnfather Solicitors shall be entitled to invoice the Client for our fees in respect of the Work done, disbursements incurred and any applicable VAT to the point that the Work was suspended or terminated, and in respect of any work (such as applications to remove Barnfather Solicitors from the Court Register as acting for the Client) that

may reasonably be necessary following such suspension or termination. Any invoice raised by Barnfather Solicitors as a result of work being suspended or terminated shall be payable immediately upon presentation to the Client.

8 LIABILITY

- 8.1 Unless otherwise agreed in writing, the aggregate liability:
- 8.1.1 shall not exceed £3,000,000 or the minimum required by law, whichever is the greater:
- 8.1.1.1 whether to you or any third party;
- 8.1.1.2 on the part of Barnfather Solicitors, its employees or consultants together, for any losses incurred by you as a result of or in connection with any breach of contract, breach of trust, breach of fiduciary duty or tort (including negligence) or other civil liability.
- 8.2 Barnfather Solicitors' fees chargeable to the Client in respect of the Work have been calculated by reference to:
- 8.2.1 the risk to Barnfather Solicitors associated with the Work;
- 8.2.2 the general provision of the Terms;
- 8.2.3 the level of indemnity insurance carried by Barnfather Solicitors; and, particularly,
- 8.2.4 the limitations on Barnfather Solicitors' liability contained in this section 8.
- 8.3 If the Client wishes Barnfather Solicitors to accept a greater risk and/or increased limit of liability, Barnfather Solicitors may be prepared to do so although Barnfather Solicitors may, in these circumstances, include a surcharge referable to the additional risk accepted by Barnfather Solicitors and/or the cost to Barnfather Solicitors of any additional insurance cover that may be required.
- 8.4 Barnfather Solicitors shall not in any circumstances be liable to the Client for any loss of profit or any other consequential or indirect loss (howsoever arising). Our liability to you in connection with this matter is limited to the proportion of loss or damage (including interest and costs) suffered by you which is just and equitable. Such liability shall be determined having regard to the extent of your own responsibility and the contribution of any other person to the loss or damage regardless of any contractual or other limitation of their liability and/or their ability to pay and/or limitation defences available to them.
- 8.5 The Client agrees that the liability of Barnfather Solicitors, its partners, employees, subcontractors and consultants shall not be increased by any limitation, exclusion or restriction of liability that the Client may have agreed with any other adviser, by the Client's inability to recover against any of its advisers, or by the Client's decision not to recover from any of its advisers. The Client agrees that it will inform Barnfather Solicitors if the Client agrees, or is asked to agree, to limit the liability of any of the Client's other advisers in relation to the Work.
- 8.6 If goods and/or services are supplied or provided by any third party ("Third Party") in connection with the Work, and regardless of whether Barnfather Solicitors has recommended the Third Party to the Client and/or has engaged the Third Party on the Client's behalf, Barnfather Solicitors does not accept any responsibility for the performance, acts or omissions of the Third Party nor does Barnfather Solicitors give any warranty, guarantee or other representation as to the suitability or quality of such goods and/or services but may, where applicable, at the request of the Client assign to the Client the benefit of any warranty, guarantee or representation given by the Third Party. Where Barnfather Solicitors instructs a Third Party on your behalf, you will be their client and you will be responsible for payment of their fees and expenses. If we pay their fees or expenses, we will invoice you for them and payment will be due in accordance with section 5.
- 8.7 We can only limit our liability to the extent the law allows. In particular, we cannot limit our liability for death or personal injury caused by our negligence.
- 8.8 Barnfather Solicitors (rather than its employees and consultants as individuals) will provide advice and services to you, and Barnfather Solicitors alone will be responsible for the performance of the agreement between Barnfather Solicitors and the Client. You agree that you will not bring any claim against any employee or consultant of Barnfather Solicitors for any losses incurred by you as result of or in connection with any breach of contract, breach of trust, breach of fiduciary duty or tort (including negligence) or other civil liability arising from any advice and/or services provided to you.

8.9 All work done and advice provided by us is for your use and benefit only and may not be passed on to any other person without our prior written approval, and subject to such conditions as we may impose at the time.

8.10 We shall have no liability for any loss or damage suffered by you as a result of our inability to comply with your instructions to transfer monies because of bank insolvency or other inability or mistake of a bank to pay.

8.11 Pursuant to various statutes, regulations or court orders, we may, exceptionally, have obligations that lead us to disclosing details of your affairs to the relevant authorities. We will not always be permitted to inform you that this has occurred. In some cases, compliance with these obligations may cause delay in carrying out your instructions or proceeding with the matter and provided we have acted in good faith, we shall have no liability to you for the consequences of such delay.

9 TAX AND INVESTMENT MATTERS

9.1 There may be aspects of the Work where the Client requires tax advice. Unless exactly stated in writing to the contrary, these are not matters upon which Barnfather Solicitors will advise the Client as the Client is expected to have its own tax advisers.

9.2 We are not authorised by the Financial Conduct Authority. If, while we are acting for you, you need advice on investments, we may have to refer you to someone who is authorised to provide the necessary advice. However, we may provide certain limited investment advice services where these are closely linked to the legal work we are doing for you. This is because we are members of the Law Society of England and Wales, which 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 Ombudsman deals with complaints against lawyers. If you are unhappy with any investment advice you receive from us, you should raise your concerns with either of those bodies.

9.3 You should initially discuss your concerns with the partner responsible for your matter who will try and resolve any concern you may have.

9.4 If you are required to comply with the Disclosure Rules made by the FCA to comply with the Market Abuse Directive, we shall draw up and maintain an insider list of persons acting on your behalf and with access to inside information relating to you in accordance with the requirements set out in the Disclosure Rules. For this purpose, we rely on you to let us know when information to which we have access is inside information. We will ensure that every person on our insider list acknowledges the legal and regulatory duties entailed and is aware of the sanctions attaching to the misuse or improper circulation of inside information. We will provide a copy of the list to you as soon as possible after being requested to do so by any of your directors or your company secretary. The list will be kept for five years from the date it is drawn up or, if later, from the date it is updated.

10 DISCLOSURE, STORAGE AND RETRIEVAL OF DOCUMENTS

10.1 After completing the Work, or following the termination or suspension of the Work, Barnfather Solicitors is entitled to keep all the Client's papers and documents while there is money owed to Barnfather Solicitors for its fees and disbursements and any applicable VAT (whether in respect of the Work or otherwise).

10.2 Barnfather Solicitors will retain its electronic file of working papers (the "File") for seven years after the completion of the Work or thirteen years for property transactions. On completion of a matter, Barnfather Solicitors will retain the File on the understanding that Barnfather Solicitors has the Client's authority to destroy the File after this period of time. Subject to the above, Barnfather Solicitors will return original documents and deeds to the Client on completion of the matter. Barnfather Solicitors can arrange to deposit original documents and deeds in safe custody with a third party storage provider who will charge the Client directly for such a service. We have no responsibility to advise you of the pending disposal of any of your files.

10.3 Barnfather Solicitors will not normally charge for retrieving papers or documents from storage that are in relation to continuing or new instructions. Barnfather Solicitors may, however, charge the Client for time spent producing papers or documents to the Client (or a third party at the Client's request), or for other related work including reading and responding to correspondence).

10.4 Please be aware that if a matter on which we act for you is the subject of contested proceedings/litigation, you are very likely to have to disclose to your opponent and the court documents including electronic documents (e.g. emails) relevant to the matter. Please make sure that you do not destroy or delete, or allow to be destroyed or deleted any documents that relate to the matter in any way as your position in any proceedings may be seriously damaged if you do.

11 INTELLECTUAL PROPERTY RIGHTS

11.1 All copyright and other intellectual property rights in all documents, reports, written advices or other materials of whatever nature provided by Barnfather Solicitors to the Client (collectively, the "Work Product") remain vested in Barnfather Solicitors.

11.2 The Client has the full right and licence to distribute copies of the Work Product within its own organisation in relation solely to the Work. If the Client wishes to distribute copies of the Work Product within its own organisation for other purposes and/or to third parties outside its own organisation (for any purpose), it will require Barnfather Solicitors' prior written permission to do so under section 8.9.

11.3 The Client may be required to provide documents, materials and/or other property (collectively, the "Materials") to Barnfather Solicitors for the purposes of the Work. Subject to the provisions of this section 11, any rights that the Client may have in the Materials shall not be affected by the provision of the Materials to Barnfather Solicitors and, subject to Barnfather Solicitors' right to exercise a lien over the Materials in respect of any sums owing by the Client to Barnfather Solicitors (whether in respect of the Work or otherwise), Barnfather Solicitors will at the Client's request return the Materials to the Client when the Work to which the Materials relate has been completed.

11.4 As part of the Work, Barnfather Solicitors may (in its absolute discretion) copy all or any part of the Materials and/or incorporate all or any part of the Materials into the Work Product and make such use of the Work Product incorporating the Materials as Barnfather Solicitors may (in its absolute discretion) deem appropriate. If Barnfather Solicitors does so the Client will:

11.4.1 be deemed to have granted without charge to Barnfather Solicitors a permanent irrevocable royalty free licence for Barnfather Solicitors to use such rights that the Client may have in the Materials as are required by Barnfather Solicitors to copy and/or incorporate and/or use the Materials and/or Work Product in the manner aforesaid; and

11.4.2 at the Client's own expense obtain all third party licences and/or consents as may be required to enable Barnfather Solicitors to copy and/or incorporate and/or use the Materials and/or Work Product in the manner aforesaid and the Client shall fully and effectively indemnify and hold Barnfather Solicitors harmless in respect of any claims made by any third party that the use made by Barnfather Solicitors of the Materials and/or Work Product contravenes any of such third party's rights in the Materials.

12 DATA PROTECTION

12.1 Fair collection notice for client data

12.1.1 All information that we hold concerning individual clients will be held and processed lawfully, fairly and transparently, and in compliance with our obligations under data protection laws which shall include the General Data Protection Regulation 2016 (GDPR), the Data Protection Act (DPA) 2018, all other applicable data protection laws Data Laws and in accordance with the Solicitors Regulation Authority Solicitors Code of Conduct ('SRA Code of Conduct').

12.1.2 If any breach of data protection occurs, Barnfather Solicitors will act in accordance with the DPA and the SRA Code of Conduct. Such data will be used by us to provide you with the services set out in our CCL or otherwise as you have requested. It may also be used, unless you provide Barnfather Solicitors with written instructions to the contrary, to give you information about our other services and events, which we think may be of interest to you. We will not, without your consent, give your name, address or contact details to any third party unless:

12.1.2.1 This is necessary to provide you with the services set out in the terms of the CCL.

12.1.2.2 This is necessary to comply with our professional duties under the law or the SRA Handbook.

12.1.3 Individuals, under the Data Laws, have the right to obtain information from us, including a description of the data that we hold about them. To make a Data Protection Act request or to ask any questions about data protection and privacy, please contact Anthony Barnfather, Barnfather Solicitors' Data Protection Officer.

13 MONEY LAUNDERING REGULATIONS

13.1 The law requires solicitors to obtain satisfactory evidence of the identity of their clients and sometimes people related to them. This is because solicitors who deal with money and property on behalf of their client can be used by criminals wanting to launder money. To comply with the law, we need to obtain evidence of your identity as soon as possible.

13.2 We are professionally and legally obliged to keep your affairs confidential. However, solicitors may be required by statute to make a disclosure to the National Crime Agency where they know or suspect that a transaction may involve money laundering or terrorist financing. If we make a disclosure in relation to your matter, we may not be able to tell you that a disclosure has been made. We may have to stop working on your matter for a period of time and may not be able to tell you why.

14 CONFIDENTIALITY AND LEGAL PRIVILEGE

14.1 Any information that the Client provides to Barnfather Solicitors or which Barnfather Solicitors receives in relation to the Work from third parties during the course of its retainer for the Client (other than information that is already in the public domain) is confidential and shall not (other than as is required by Barnfather Solicitors' compliance with the Law) be disclosed to third parties without the Client's consent, subject to the exceptions at sections 14.3 and 14.4.

14.2 Any advice that Barnfather Solicitors gives to the Client in relation to the Client's legal rights and obligations is subject to legal privilege, which means that the advice is confidential and cannot be required to be disclosed to third parties. Barnfather Solicitors will not (other than as is required by Barnfather Solicitors' compliance with the Law) disclose any privileged information to third parties without the Client's prior consent, subject to the exceptions at sections 14.3 and 14.4.

14.3 Any commercially sensitive or privileged information may be disclosed to another person in certain circumstances, including but not limited to: (a) with your consent; (b) to your other professional advisers; (c) where disclosure is required by law, court order or any regulatory authority; (d) to the extent that such information enters, or has entered, the public domain, or (e) to our auditors or other professional advisers in connection with the performance of their duties.

14.4 We may use external agencies for typing, photocopying, printing and preparation of due diligence and you agree that we may disclose information to third parties for that purpose. There may be occasions where outsourcing of other activities is desirable. We will advise you before outsourcing other activities.

14.5 For the purposes of this section 14, the term Barnfather Solicitors shall include, without limitation, Barnfather Solicitors' employees, consultants and contracted lawyers, and such individuals shall not be deemed to be a third party.

15 CLIENT SATISFACTION

15.1 You will have a client relationship partner who will be responsible for liaising with you on all the matters we undertake for you.

15.2 Barnfather Solicitors is committed to providing all of its clients with the highest possible levels of service and the best possible legal and commercial advice. Whilst Barnfather Solicitors has an enviable record of client satisfaction Barnfather Solicitors recognises that things can sometimes go wrong.

15.3 In the event that the Client has any concern with the service the Client has received from Barnfather Solicitors, the Client should raise its concern with the Partner supervising the Work, who will do their best to resolve the Client's concerns. If, however, the Client is not satisfied by the action taken or does not feel it can raise the concern with the Partner supervising the Work, the Client should ask to have its concerns reviewed by Anthony Barnfather, Barnfather Solicitors' Managing Director and Client Care Partner, who will provide the Client with full written details of Barnfather Solicitors' complaints procedure and will thoroughly investigate the Client's concerns.

15.4 In the event that you are not satisfied with our response the Legal Ombudsman may be able to consider your complaint. There are, however, restrictions to this service for organisations, as set out on its website (see below).

The contact details for the Legal Ombudsman are:

Telephone: 0300 555 0333

Minicom: 0300 555 1777

E-mail: enquiries@legalombudsman.org.uk

Website: www.legalombudsman.org.uk

Address: Legal Ombudsman, PO Box 6806,

Wolverhampton WV1 9WJ

You should bring any complaint to the Legal Ombudsman within six months of the end of our complaints process. In addition, you should be aware that the Legal Ombudsman will not accept your complaint if:

more than six years have elapsed from the date of the act or omission giving rise to the complaint; or

more than three years have elapsed from the time when you should have known about the complaint; or

the date of the alleged act or omission giving rise to the complaint was before 6th October 2010.

You may also be able to object to our bill by applying to the Court for an assessment under Part III of the Solicitors Act 1974. If you exercise this right you could be prevented from making a complaint to the Legal Ombudsman. In addition, if you apply to the Court for an assessment and all or part of the bill remains unpaid at the end of that assessment, we are entitled to charge interest. There are strict time limits that apply to this process and you may wish to seek independent legal advice.

15.5 The directors and consultants of the firm are either solicitors or barristers of England and Wales and are bound by professional rules of conduct which can be accessed via www.sra.org.uk/solicitors/handbook/codeofconduct.

16 APPLICABLE LAW AND JURISDICTION

Barnfather Solicitors' agreement with the Client is deemed to have been negotiated and made in England and is in all respects governed by and shall be construed in accordance with English Law. Any non-contractual obligations arising out of or in connection with Barnfather Solicitors' contract with the Client shall also be governed by and shall be construed in accordance with English Law. The English Courts shall have exclusive jurisdiction over any dispute between Barnfather Solicitors and the Client.

17 INSURANCE

In accordance with the disclosure requirements of The Provision of Services Regulations 2009, we maintain professional indemnity insurers are Zurich. The territorial coverage of our policy is worldwide. Full details of our professional indemnity insurance are available on request.

18 EQUALITY AND DIVERSITY

To promote equality and diversity in the way we operate our business and in our dealings with third parties and employees a copy of our diversity policy is available on request.

19 RETENTION AND ESCROW ACCOUNTS

Barnfather Solicitors does not provide access to retention and/or escrow accounts. Barnfather Solicitors outsources the set up and ongoing maintenance of retention/escrow accounts to a third party should they be required by the Client. The outsourced third party will contract with the Client direct and will invoice the Client direct for this service (these fees are in addition to any Barnfather Solicitors fees). Barnfather Solicitors shall not be responsible for and takes no liability for the set up and/or ongoing maintenance of any such retention/escrow accounts.

20 CONSUMER CONTRACTS REGULATIONS 2013

If you are a private client and we have met with you but not at our offices, or you have instructed us remotely i.e. by telephone, letter or email, the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 apply to your matter. If applicable, this means that you have the right to cancel your instructions to us within 14 days of entering into the contract. The enclosed notice of right to cancel provides further information. To exercise the right to cancel, you must inform us by email, fax or post or you may use the enclosed model cancellation

form, but it is not obligatory. We cannot commence work within the cancellation period without your express request to do so. If you request us to commence work immediately you will still have the right to cancel the contract within 14 days, but you will be required to pay a reasonable amount for the work done up to the point at which you notify us of the cancellation.

21 **NO CASH ACCEPTED**

Barnfather Solicitors' policy is not to accept any cash from the Client either in payment of an invoice or as a source of funds.

22 **COSTS RECOVERABILITY**

A Costs Recoverability in Civil Litigation (where applicable)

22.1 At the conclusion of your matter, or during proceedings, you may be entitled to the payment of your costs by another party, for example, at the end of a successful court hearing. However, any order for costs obtained against another party will only be of value to the extent that your opponent is able to pay the costs awarded in your favour. Any costs recovered may be less than the total costs incurred on your matter. Also, if your opponent is in receipt of public funding you may not recover your costs even if you are successful.

22.2 The costs of preparing a bill of costs and of seeking to enforce an order for costs against another party will be payable by you.

22.3 You will remain responsible for the payment of our costs, in full, regardless of any costs order made against another party as set out in term 4.3.3.1. We will be entitled to render a bill to you in respect of our costs, which will be payable by you in accordance with our normal payment terms, even though any costs order in your favour has not yet been paid. Any costs recovered from any other party will first be applied against any unpaid bills and charges and any balance will then be paid to you.

22.3 Disputes before tribunals or which are submitted to arbitration or other forms of dispute Resolution such as mediation may involve additional and/or irrecoverable costs.

22.4 In some circumstances, for example, if you lose a hearing or the case, the court may order you to pay the other party's costs (possibly within a short time-frame such as 14 days). This would be payable by you in addition to our costs.

B Costs Recoverability in Criminal Litigation [where applicable]

22.5 Where applicable you may be entitled to funding under the government legal aid scheme ('Legal Aid work'). Legal aid is only available for individuals. Due to severe cuts in remuneration rates and restrictions on the amount of time and expertise that may be applied to a matter, Barnfather Solicitors does not usually undertake Legal Aid work and has not entered into a contract with the government to provide legal aid services. However, if we think you may qualify for Legal Aid and you wish to apply for Legal Aid we will inform you and recommend another firm/firms which undertake Legal Aid work.

22.6 Barnfather Solicitors does not assume any responsibility or accept any liability in determining whether you are eligible for Legal Aid. You are responsible for determining your eligibility for Legal Aid. The eligibility criteria may be found on the internet at www.gov.uk/guidance/work-out-who-qualifies-for-criminal-legal-aid. In addition to an 'interests of justice' test legal aid is financially means tested. If you are in receipt of state benefits or under 18 years of age you will qualify. If you are eligible for legal aid in the Crown Court you may have to pay a contribution from income or capital depending on your means. In all but exceptional circumstances, you will be refunded if you are found not guilty of all charges.

22.7 Legislation which came into force on 1 October 2012 made significant changes to the system through which, if successful, defendants and appellants in criminal proceedings may be awarded amounts from central funds in respect of costs incurred by them. Unlike the position in civil litigation, if the State prosecutes you and you successfully defend yourself you are normally prevented from recovering your reasonable costs. Recovery of such costs is no longer available in the Crown Court and where available in the Magistrates Court it is capped at legal aid rates save for exceptional circumstances. Even if you are not eligible for legal aid you must apply for and be refused Legal Aid in order to be allowed to apply to recover your costs incurred in the Magistrates Court relating to your acquittal.

22.8 In the event that you plead guilty or are convicted of any matter, there may be compensation and/or prosecution costs to pay. Whether you will be ordered to pay prosecution costs depends on a number of factors and we will explain these more fully should the need arise. However, as a

general indication the amount awarded may range from £85 - £2000 or more depending on circumstances such as whether your matter is concluded in the Magistrates or Crown Court and whether the conviction was secured after a guilty plea or trial. A conviction after a lengthy trial may lead to a far higher sum to be paid towards prosecution costs.

22.9 Together with this document you will find a 'Funding Options and Charges Notice and privacy policy'. This notice is part of the Terms.

Barnfather Solicitors is a trading name of Directors Defence Ltd a company registered in England and Wales with registered number 09439837.

It is authorised and regulated by the Solicitors Regulation Authority ID 623051. A list of the directors of the company is displayed at the registered office: A reference to 'partner' is a reference to a director of the company or a consultant or employee of similar standing and significant relevant experience their practice area.

FUNDING OPTIONS AND CHARGES NOTICE [litigation\contested matters]

Introduction

- (a) Barnfather Solicitors recognises the need for flexibility in funding litigation. We have discussed with you the options available for paying for our Work and other costs of your representation. Although we do not offer Legal Aid services we have notified you if yours is a matter which may be eligible for Legal Aid. Additionally you should always ascertain whether your costs could be paid for by someone else. This could be, for example, an employer, trade body or trade union. It is also important that you check whether you or your employer have insurance that may indemnify you for your costs in this matter. If you are a manager or director and this matter is related to the performance of your duties at work then your employer may have directors and officers liability insurance ('D&O') or some other insurance that may cover your costs. Additionally, you may have some other insurance such as household or contents insurance which will cover your costs. You should check all your insurance policies to determine whether you may be covered. With all insurance it is vital that you inform your insurance company **as soon as possible** of the fact and nature of any claim on that policy.
- (b) The purpose of this notice is to set out various funding options for you to consider, though not all may be available for your particular matter.

Options Privately Paying

We deal with most of our work on this basis. You are responsible for our fees including disbursements and VAT (if applicable). Disbursements are expenses such as barrister's fees, expert's fees, travel and mileage fees. You may also

be responsible for paying the costs of your opponent. During the course of your case there may be 'interim' hearings at court and other stages in the litigation that you could lose. If you lose one of these then you may be ordered to pay your opponent's costs for these (sometimes regardless of the outcome of the case as a whole). These costs usually have to be paid within 14 days of the order for those costs being made.

At the end of the case, if you lose the case by admission or at trial you may have to pay your opponent's costs. (In criminal litigation you may be ordered to pay the costs of the prosecution and compensation to any victim).

In our experience clients prefer certainty of costs wherever possible. Sometimes it is not possible to determine how much Work a case will need. However, provided we have sufficient information, we will always do our best to offer a fixed fee for your case or at least agree a fixed fee for a particular stage of your case if you so wish.

Legal Aid

Legal Aid is only available for individuals. In certain cases Legal Aid may be available in civil and criminal litigation. As set out earlier in the Terms and Conditions, we do not presently offer our services for Work under the government Legal Aid contract. However, if you think you may be eligible for legal aid and wish to explore the matter further we will provide details of firms that do undertake Legal Aid work for clients.

Legal Expense Insurance ('LEI')

You may find that you or your employer has an insurance policy to cover your legal costs. As stated above we recommend that you review all insurance policies to determine if there may be cover. If you do wish to claim on an insurance policy you must ensure you notify your insurer of the circumstances as soon as possible. Some insurers have their own panels of solicitors. Your insurer may ask you to use one of the panel firms or you may be asked to choose your own representation. You are entitled by law to choose who acts for you. Once you have established that you may be covered under the policy, if you prefer us to act for you please sign and return the Terms and we will then contact the insurer on your behalf.

You are always liable for our costs for the Work we do for you. If covered, the insurer will indemnify you for all or a proportion of the costs of the Work we do for you. Insurers may indemnify you at a lower rate than we charge you. Unless expressly agreed in writing by us you will remain liable for any balance of outstanding costs after the insurer has indemnified you under the policy.

In civil litigation, often LEI indemnifies you not only in respect of your costs of the Work we do for you but also all of or part of any costs that a court orders you to pay to your opponent in the litigation.

After the event insurance ('ATE')

If you do not have LEI you may wish to take out ATE.

What does ATE offer you?

- a. ATE may cover you against just your opponent's costs or it may cover your opponent's costs (including their disbursements) and your costs and/or own disbursements. If you opt for insurance that covers your opponent's costs only, you will still be liable to pay our costs on an ongoing basis, whether you win or lose.
- b. Before an application can be made for ATE, a proper investigation of your claim will need to be made, usually including obtaining an advice from a barrister (and possibly expert evidence). This will need to be the subject of a separate funding agreement between us, as you will be liable to pay for this preliminary work.
- c. There will usually be a fee payable to the insurer on making the application, this fee is non-returnable (though it may be set against the premium if cover is granted). You may have to pay the insurer additional costs to investigate your claim before deciding whether to grant cover or not.
- d. The premiums payable depend on the level of cover required. You are liable for the premium whether you win or lose, unless the premium is self-insured, as you cannot seek to recover the costs of the premium from your opponent. If your premium is self-insured, the policy covers the cost of the premium if you lose.
- e. Should the circumstances of your case change (for example, if something comes out as the case progresses which was not disclosed at the outset) you may find that the insurer withdraws cover.

- f. If you lose, or settle on terms that both sides pay their own costs (or if the insurer withdraws cover) then you will be liable for our costs (including disbursements and VAT) unless you have a valid insurance policy in place that covers those costs. You should note that if you win and obtain a costs order against your opponent, unless you can and do actually recover those costs from the opponent you will still be liable to pay us in full because the insurance policy is unlikely to cover you in those circumstances. This is even the case if you have cover for your own costs under your insurance policy.

Third party litigation funding

There is also the possibility of certain cases being funded by a third party (such as an insurer) in return for a share of any damages or compensation awarded by the court or by way of settlement. This funding is based upon a contingency fee arrangement and may be appropriate consideration in certain types of cases.

DBAs

DBAs are a type of 'no win, no fee' agreement and our payment is dependent upon success.

The payment we receive from you is calculated as an agreed percentage of the compensation received by you. You only pay us if your case is successful. We receive nothing if the case is lost although you remain responsible for your expenses such as court fees or experts' fees.

The maximum amount we can receive under a DBA is subject to a cap of 50% of the amount you receive and this must include VAT and any counsel's fee (unless counsel is also acting on a DBA). The cap does not include your expenses which are payable by you in addition to our payment. You can seek recovery of some, if not, all your expenses from your opponent if you win. The DBA does not cover your opponent's costs that you agree or are ordered to pay.

Summary

The options available for funding litigation are numerous. If you have any questions arising from this document which we have not already discussed with you, please do not hesitate to contact us.

Privacy notice

We take your privacy very seriously. Please read this privacy policy carefully as it contains important information on who we are and how and why we collect, store, use and share your personal data. It also explains your rights in relation to your personal data and how to contact us or supervisory authorities in the event you have a complaint.

When we use your personal data we are regulated under the General Data Protection Regulation (GDPR) which applies across the European Union (including in the United Kingdom) and we are responsible as ‘controller’ of that personal data for the purposes of the GDPR. Our use of your personal data is subject to your instructions, the GDPR, other relevant UK and EU legislation and our professional duty of confidentiality.

Key terms

It would be helpful to start by explaining some key terms used in this policy:

We, us, our	Directors Defence Limited , t/a Barnfather Solicitors
Our data protection officer	Anthony Barnfather Email: a.barnfather@barnfathersolicitors.com
Personal data	Any information relating to an identified or identifiable individual
Special category personal data	Personal data revealing racial or ethnic origin, political opinions, religious beliefs, philosophical beliefs or trade union membership Genetic and biometric data Data concerning health, sex life or sexual orientation

Personal data we collect about you

The table below sets out the personal data we will or may collect in the course of advising and/or acting for you.

Personal data we will collect	Personal data we may collect depending on why you have instructed us
Your name, address and telephone number Information to enable us to check and verify your identity, eg your date of birth or passport details Electronic contact details, eg your email address and mobile phone number Information relating to the matter in which you are seeking our advice or representation Information to enable us to undertake a credit or other financial checks on you Your financial details so far as relevant to your instructions, eg the source of your funds if you are instructing on a purchase transaction Information about your use of our IT, communication and other systems, and other monitoring information, eg if using our secure online client portal	Your National Insurance and tax details Your bank and/or building society details Details of your professional online presence, eg LinkedIn profile Your employment status and details including salary and benefits, eg if you instruct us on matter related to your employment Your nationality and immigration status and information from related documents, such as your passport or other identification, and immigration information Your racial or ethnic origin, gender and sexual orientation, religious or similar beliefs, eg if you instruct us on discrimination claim Personal identifying information, such as your eye colour or your parents’ names, eg if you instruct us to incorporate a company for you Your medical records, if relevant to your case Your antecedent history including any criminal convictions if relevant to your case

This personal data is required to enable us to provide our service to you. If you do not provide personal data we ask for, it may delay or prevent us from providing services to you.

How your personal data is collected

We collect most of this information from you direct. However, we may also collect information:

- from publicly accessible sources, eg Companies House or HM Land Registry;
- directly from a third party, eg:
 - sanctions screening providers;
 - credit reference agencies;
 - client due diligence providers;
- from a third party with your consent, eg:

- your bank or building society, another financial institution or adviser;
 - consultants and other professionals we may engage in relation to your matter;
 - your employer and/or trade union, professional body or pension administrators;
 - your doctors, medical and occupational health professionals;
- via our website—we use cookies on our website (for more information on cookies, please see our cookies policy. <http://www.barnfathersolicitors.com/cookies/>)
 - via our information technology (IT) systems, eg:
 - case management, document management and time recording systems;
 - automated monitoring of our websites and other technical systems, such as our computer networks and connections, CCTV and access control systems, communications systems, email and instant messaging systems;

How and why we use your personal data

Under data protection law, we can only use your personal data if we have a proper reason for doing so, eg:

- to comply with our legal and regulatory obligations;
- for the performance of our contract with you or to take steps at your request before entering into a contract;
- for our legitimate interests or those of a third party; or
- where you have given consent.

A legitimate interest is when we have a business or commercial reason to use your information, so long as this is not overridden by your own rights and interests.

The table below explains what we use (process) your personal data for and our reasons for doing so:

What we use your personal data for	Our reasons
To provide legal services to you	For the performance of our contract with you or to take steps at your request before entering into a contract
Conducting checks to identify our clients and verify their identity Screening for financial and other sanctions or embargoes Other processing necessary to comply with professional, legal and regulatory obligations that apply to our business, eg under health and safety regulation or rules issued by our professional regulator	To comply with our legal and regulatory obligations
Gathering and providing information required by or relating to audits, enquiries or investigations by regulatory bodies	To comply with our legal and regulatory obligations
Ensuring business policies are adhered to, eg policies covering security and internet use	For our legitimate interests or those of a third party, ie to make sure we are following our own internal procedures so we can deliver the best service to you
Operational reasons, such as improving efficiency, training and quality control	For our legitimate interests or those of a third party, ie to be as efficient as we can so we can deliver the best service for you at the best price
Ensuring the confidentiality of commercially sensitive information	For our legitimate interests or those of a third party, ie to protect our intellectual property and other commercially valuable information. Legal & regulatory compliance obligations
Statistical analysis to help us manage our practice, eg in relation to our financial performance, client base, work type or other efficiency measures	For our legitimate interests or those of a third party, ie to be as efficient as we can so we can deliver the best service for you at the best price
Preventing unauthorised access and modifications to systems	For our legitimate interests or those of a third party, ie to prevent and detect criminal activity that could be damaging for us and for you To comply with our legal and regulatory obligations
Updating and enhancing client records	For the performance of our contract with you or to take steps at your request before entering into a contract To comply with our legal and regulatory obligations For our legitimate interests or those of a third party, eg making sure that we can keep in touch with our clients about existing and new services
Statutory returns	To comply with our legal and regulatory obligations
Ensuring safe working practices, staff administration and assessments	To comply with our legal and regulatory obligations For our legitimate interests or those of a third party, eg to make sure we are following our own internal procedures and working efficiently so we can deliver the best service to you

What we use your personal data for	Our reasons
Marketing our services to: existing and former clients; —third parties who have previously expressed an interest in our services; —third parties with whom we have had no previous dealings	For our legitimate interests or those of a third party, ie to promote our business to existing and former clients
Credit reference checks via external credit reference agencies	For our legitimate interests or a those of a third party, ie for credit control and to ensure our clients are likely to be able to pay for our services
External audits and quality checks, eg for Lexcel, ISO or Investors in People accreditation and the audit of our accounts	For our legitimate interests or a those of a third party, ie to maintain our accreditations so we can demonstrate we operate at the highest standards To comply with our legal and regulatory obligations

The above table does not apply to special category personal data, which we will only process with your explicit consent.

Promotional communications

We may use your personal data to send you updates (by email, text message, telephone or post) about legal developments that might be of interest to you and/or information about our services.

We have a legitimate interest in processing your personal data for promotional purposes (see above ‘**How and why we use your personal data**’). This means we do not usually need your consent to send you promotional communications. However, where consent is needed, we will ask for this consent separately and clearly.

We will always treat your personal data with the utmost respect and never sell OR share it with other organisations outside Barnfather Solicitors marketing purposes.

You have the right to opt out of receiving promotional communications at any time by:

- contacting us by email a.barnfather@barnfathersolicitors.com
- using the ‘unsubscribe’ link in emails or ‘STOP’ number in texts

We may ask you to confirm or update your marketing preferences if you instruct us to provide further services in the future, or if there are changes in the law, regulation, or the structure of our business.

Who we share your personal data with

We routinely share personal data with:

- Our consultant partners and solicitors who are acting on your behalf
- professional advisers who we instruct on your behalf or refer you to, eg barristers, medical professionals, accountants, tax advisors or other experts;
- other third parties where necessary to carry out your instructions eg Companies House;
- credit reference agencies;
- our insurers and brokers;
- external auditors, eg in relation to ISO or Lexcel accreditation and the audit of our accounts;
- External service suppliers, representatives and agents that we use to make our business more efficient, eg typing services, marketing agencies, document collation or analysis suppliers;

We only allow our service providers to handle your personal data if we are satisfied they take appropriate measures to protect your personal data. We also impose contractual obligations on service providers relating to ensure they can only use your personal data to provide services to us and to you.

We may disclose and exchange information with law enforcement agencies and regulatory bodies to comply with our legal and regulatory obligations.

We may also need to share some personal data with other parties, such as potential buyers of some or all of our business or during a re-structuring. Usually, information will be anonymised but this may not always be possible. The recipient of the information will be bound by confidentiality obligations.

We will not share your personal data with any other third party.

Where your personal data is held

Information may be held at our offices, third party agencies, service providers, representatives and agents as described above (see ‘**Who we share your personal data with**’).

Some of these third parties may be based outside the European Economic Area. For more information, including on how we safeguard your personal data when this occurs, see below: ‘**Transferring your personal data out of the EEA**’.

How long your personal data will be kept

We will keep your personal data after we have finished advising or acting for you. We will do so for one of these reasons:

- to respond to any questions, complaints or claims made by you or on your behalf;
- to show that we treated you fairly;
- to keep records required by law.

We will not retain your data for longer than necessary for the purposes set out in this policy. Different retention periods apply for different types of data.

When it is no longer necessary to retain your personal data, we will delete or anonymise it.

Transferring your personal data out of the EEA

To deliver services to you, it is sometimes necessary for us to share your personal data outside the European Economic Area (EEA), eg:

- with your and our service providers located outside the EEA;
- if you are based outside the EEA;
- where there is an international dimension to the matter in which we are advising you.

These transfers are subject to special rules under European and UK data protection law.

Some non-EEA countries do not have the same data protection laws as the United Kingdom and EEA. We will, however, ensure the transfer complies with data protection law and all personal data will be secure. Our standard practice is to use standard data protection contract clauses which have been approved by the European Commission.

If you would like further information, please contact our Data Protection Officer (see 'How to contact us' below).

Your rights

You have the following rights, which you can exercise free of charge:

Access	The right to be provided with a copy of your personal data
Rectification	The right to require us to correct any mistakes in your personal data
To be forgotten	The right to require us to delete your personal data—in certain situations
Restriction of processing	The right to require us to restrict processing of your personal data—in certain circumstances, eg if you contest the accuracy of the data
Data portability	The right to receive the personal data you provided to us, in a structured, commonly used and machine-readable format and/or transmit that data to a third party—in certain situations
To object	The right to object: —at any time to your personal data being processed for direct marketing (including profiling); —in certain other situations to our continued processing of your personal data, eg processing carried out for the purpose of our legitimate interests.
Not to be subject to automated individual decision-making	The right not to be subject to a decision based solely on automated processing (including profiling) that produces legal effects concerning you or similarly significantly affects you

For further information on each of those rights, including the circumstances in which they apply, please contact us or see the [Guidance from the UK Information Commissioner's Office \(ICO\) on individuals' rights under the General Data Protection Regulation](#).

If you would like to exercise any of those rights, please:

- Complete a data subject request form—available on request from Barnfather Solicitors
- email, call or write—see below: 'How to contact us'; and
- let us have enough information to identify you [(eg your full name, address and client or matter reference number)];
- let us have proof of your identity and address (a copy of your driving licence or passport and a recent utility or credit card bill); and
- let us know what right you want to exercise and the information to which your request relates.

Keeping your personal data secure

We have appropriate security measures to prevent personal data from being accidentally lost, or used or accessed unlawfully. We limit access to your personal data to those who have a genuine business need to access it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

We also have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.

If you want detailed information from Get Safe Online on how to protect your information and your computers and devices against fraud, identity theft, viruses and many other online problems, please visit www.getsafeonline.org. Get Safe Online is supported by HM Government and leading businesses.

How to complain

We hope that Data Protection Officer can resolve any query or concern you may raise about our use of your information.

The [General Data Protection Regulation](#) also gives you right to lodge a complaint with a supervisory authority, in particular in the European Union (or European Economic Area) state where you work, normally live or where any alleged infringement of data protection laws occurred. The

supervisory authority in the UK is the Information Commissioner who may be contacted at <https://ico.org.uk/concerns> or telephone: [0303 123 1113].

Changes to this privacy policy

This privacy policy was published on 24 May 2018 .

We may change this privacy policy from time to time, when we do we will inform you via email.

How to contact us

Please contact by post, email or telephone if you have any questions about this privacy policy or the information we hold about you.

Our contact details are shown below:

Our contact details	[Our Data Protection Officer's contact details]
53 King Street, Manchester, M2 4LQ Telephone 0161 638 3889	Anthony Barnfather Email: a.barnfather@barnfathersolicitors.com Tel: 0161 638 3889

Do you need extra help?

If you would like this policy in another format (for example audio, large print, braille) please contact us (see 'How to contact us' above).



barnfathersolicitors.com