

TERMS OF BUSINESS

Contents	Page
1. Introduction.....	2
2. Responsibilities.....	2
3. What we also expect from you	2
4. People responsible for your work	2
5. Hours of business.....	2
6. Communications.....	2
7. Identity / Anti-money laundering.....	3
8. Our disclosure obligations.....	3
9 Confidentiality.....	3
12 Distance Selling and Off Premises Contracts	4
13. Starting work immediately	4
15. Disbursements and other charges.....	4
16. Payments on account	4
17. Clients' money	4
18. Billing and payment terms.....	5
19. Payment and receipt of funds.....	5
20. Payment of interest	6
21. Early termination of services	6
22. Duty of care and other advisers	6
23. Data Protection	6
24. Storage of documents.....	7
25. Intellectual property rights.....	7
26. Financial services.....	7
27. International Tax Regulations	8
28. Equality and Diversity	8
29. Exclusions and Limitations of Liability.....	8
30. Complaints.....	8
31. Applicable law	8

1. Introduction

These Terms and Conditions and our Client Care letter set out the basis on which Sprake & Kingsley LLP provides its services to you. They will apply to all dealings, both current and future, unless notification is given that new terms and conditions apply. In the event of any conflict between this document and the relevant Client Care letter, the Client Care letter shall prevail.

Where we say "we" "us" or our we mean Sprake & Kingsley. Where we say "you" or "your" we mean the client identified in our client care letter (normally issued each time we start to act for you) and anyone identified to give instructions on that's clients behalf.

2. Responsibilities

What you can expect of us

Treat you fairly and with respect

Communicate with you in plain language

Review your matter regularly

Advise you of any changes in the law that affect your matter

Advise you of any reasonably foreseeable circumstances and risks that could affect the outcome of your matter

What we expect of you

Provide documents when we ask for them and respond promptly when we ask for instructions or information

Notify us if your contact details change

Tell us immediately if your expectations change or if you are not sure you understand what we have discussed

Inform us of any time limits or objectives that might not be obvious to us

Notify us immediately if you receive any email or other communication purporting to be from the firm stating that we have changed our bank details or payment arrangements.

Let us know about any other changes that may affect the way we deal with your matter

3. What we also expect from you

3.1 If you ask us to accept instructions from another person we will ask for your written authorisation and we will need to verify their identity.

3.2 Where we are instructed by more than one person we shall be entitled to accept instructions from any of those persons on behalf of all of them. We shall then be entitled to rely on any information provided to us by that person.

3.3 Where instructions are given on behalf of a company, LLP or other organisation we shall be entitled to assume that these Terms have been brought to the attention of and approved by the directors of the company, members of the LLP or, in the case of any other organisation, the appropriate officers of that organisation.

3.4 Where our client consists of more than one person or entity, the liability of those persons or entities is joint and several. Each joint client irrevocably permits us to disclose to any other of the joint clients at any time any information which we would otherwise be prohibited from so disclosing by virtue of our duty of confidentiality. If any joint client ends this permission during the provision of the relevant services, or if a conflict of interest arises between joint clients, we may suspend or terminate the provision of the services related to that matter to one or more of the joint clients.

3.5 It is vital that you provide us with all relevant information to represent you and provide services to you and that all information provided is, to the best of your knowledge, complete, accurate and up to date, and is supplied as quickly as practicable. If you do not do so, it may cause a delay to your matter.

3.6 Please tell us of any subsequent changes to the information provided, as well as about any further information which might be relevant. If you do not do so it may result in a delay to your matter.

3.7 The services are provided to you and may not without our prior written consent be disclosed to any other party or be referred to in any public document or communication.

4. People responsible for your work

4.1 The Schedule attached to the Client Care Letter states who will carry out most of the work in your matter ("the person acting") and their status. The Schedule also indicates the person within this firm who acts as supervising partner to your matter.

4.2 The other support staff who will also work on your matter and their status will be set out in the Schedule. Please contact them if the person acting is unavailable. They will usually be able to access the file and answer routine queries when the person acting is out of the office. All contact details are set out in the Schedule.

4.3 We will try to avoid changing the people who are handling your work but if this cannot be avoided, we will notify you promptly who will be handling the matter and why the change was necessary.

5. Hours of business

Our normal office hours are between 9am and 5pm Mondays to Fridays. We are not open at weekends or on Bank Holidays.

6. Communications

6.1 Please let us know if you have a preferred method of communication eg telephone, email or fax. Unless we hear from you, we will use whatever mode of communication appears appropriate in the circumstances.

6.2 All email messages sent to us will, if properly addressed, arrive on the terminal of the person to whom they are addressed. Please be aware of the following points:

6.2.1 the firm is connected to the internet, but the exchange of email messages may be subject to delays outside of our control;

6.2.2 the safe delivery of email via the internet should not be assumed;

6.2.3 the confidentiality of email cannot be guaranteed.

6.3 Unless you ask us, we shall not be required to encrypt or password-protect any email or attachment sent by us.

6.4 We shall not be responsible for any loss or damage arising from the unauthorised interception, redirection, copying or reading of emails including any attachments.

6.5 We shall not be responsible for the effect on any hardware or software (or any loss or damage arising from any such effect) of any emails or attachment which may be transmitted by us (except where this is caused by our negligence or willful default).

7. Identity / Anti-money laundering

7.1 The law requires solicitors to get 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 evidence of your identity as soon as possible.

Usually we will ask for one document to provide photo evidence of your identity. Normally, this will be your current Passport, or UK Photocard Driving Licence. Sometimes we may require other evidence.

We will then complete an electronic search to confirm your identity, validate your address and provide other information for regulatory purposes.

7.2 If you cannot provide us with the specific identification requested, please contact us as soon as possible to discuss other ways to verify your identity. Failure to do so may delay the work we can do for you. We will let you know what forms of evidence (if any) we need from you.

7.3 The law also requires us to verify the source of all funds and the accounts you will send us funds from. This includes asking clients for documentary evidence of the source of funds.

7.4 If you send us funds from a different source it may delay your transaction. If you send money we did not ask for, whether or not it was by mistake, our regulatory requirements are that we have to investigate this and there may be a delay before we can return funds to you.

7.5 In order to comply with its statutory obligations, the firm operates an anti-money laundering reporting procedure. If the firm knows or suspects that you (or any other party involved in this matter) are involved in money laundering or hold the proceeds of crime, the firm may be required by law to make a report to the National Crime Agency (NCA) and if notification is made, the firm is prohibited from advising the suspected party that it is doing so. These requirements override the firm's duty of confidentiality to you.

7.6 Proceeds of crime are assets or income which have been acquired through some illegal activity, for example drug-trafficking, non-payment of tax or fraudulently obtaining benefits. If a report is made to the NCA, the firm must stop work on the matter until it is authorised by the NCA to proceed.

7.7 Any fees, disbursements and other charges incurred in complying with the above will be charged to you. There may be circumstances in which the firm considers that it is obliged to make a report to the NCA which it later turns out was not required by law. By instructing the firm you agree that such reports can be made. The firm cannot accept responsibility or liability

for any loss, damage or expense (whether direct, consequential or otherwise) arising from any delay or otherwise as a result of making any reports to the NCA and ensuring compliance with its statutory obligations.

7.8 We will retain all documents, personal data and information which we are required to obtain from you in order to comply with our duty to carry out due diligence for at least the period specified in law and for such longer periods we consider necessary for our administrative purposes. You will be asked to give specific written consent to this.

7.9 If our bank requests information from us about who we hold funds for, we are required to provide that information. This includes any funds we hold for you.

8. Our disclosure obligations

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 (NCA) 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.

9 Confidentiality

9.1 We will keep any information which we acquire about you, your business or your affairs confidential. However, we are subject to legal and regulatory requirements so may be required to disclose information to others, for example our auditors, the SRA, HMRC, our professional indemnity insurers and brokers to obtain such insurance.

9.2 We may also be legally obliged by the NCA or other law enforcement or government agencies to provide information or documentation in connection with you, your business or your matter.

9.3 It may be necessary for us to instruct third parties, for example, barristers, accountants, experts and agents, or communicate with organisations, such as the courts, on your behalf and in doing so disclose information about you and your matter.

9.4 We occasionally ask other people, companies, or organisations to undertake work on our behalf to ensure this is done promptly. Examples of this would include large scale photocopying and the legal costing of files. We will always obtain a confidentiality agreement with these outsourced providers before an outsource is allowed access to client confidential information. If you do not want your file to be outsourced, then please tell us as soon as possible.

10. Mortgage fraud

If, in addition to acting for you, we are also acting for a proposed lender (eg a bank or building society) in connection with your transaction then we will owe duties to that lender to disclose all relevant facts about the transaction and mortgage. This includes, for example, any differences between your mortgage application and information we receive during the transaction, and also any cash back payments or discount schemes that a seller is giving to you.

11. **Fraud prevention**

11.1 Be aware that fraudsters have sophisticated ways to make or send communications which look like they are from solicitors, but which are not.

11.2 You should always query emails supposedly received from us, but which are actually from a different email address, particularly if the domain name is different.

11.3 If funds need to be sent to our client account we will give you our bank account details. We only have one client account. Our bank account details will not change during the course of a transaction, and we will not change our bank details via email. Please be careful to check account details with us. We will not accept any responsibility if you transfer money into an incorrect account. If you are asked to send funds to any other account you should not do so and should contact the person responsible for your matter to verify the request.

12. **Distance Selling and Off Premises Contracts**

12.1 A 'distance contract' is a contract made when you and one of our fee earners are not simultaneously in the physical presence of one another. An 'off premises contract' is a contract made when you and a fee earner are in each other's presence but not at our offices. These do not apply for business clients.

12.2 If we take instructions from you in one of the above ways the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 will apply. This means you have the right to cancel the contract without reason within 14 days of these terms being sent. You can cancel your instructions by contacting the named individual in the Client Care letter or returning the cancellation form sent to you.

13. **Starting work immediately**

13.1 If we take instructions from you in one of the ways set out in paragraph 11 above we are unable to start work on your matter until the 14 day cancellation period has expired.

13.2 We can only start work immediately if you request us to do so. You can do this by signing and returning the Acknowledgement sent with the Client Care letter. Failure to return the Acknowledgement may result in a delay in the work we do for you.

13.3 If you request us to start work immediately you still have the right to cancel the contract before the end of the 14 day period. If you cancel the contract after requesting us to carry out work you will be charged for work done and expenses up to the date you cancel.

13.4 If you have made any payments on account prior to the cancellation these will be returned to you, less any charges and expenses as a result of you requesting us to start work immediately.

13.5 You will lose the right to cancel if we have started work at your request and have fully performed our services by the time you cancel.

14. **Our fees**

14.1 Our fees are normally based on the time spent dealing with a matter. Other factors may also be taken into account in accordance with Law Society rules, for example, complexity, value of the property or subject

matter involved, importance to the client and urgency. We reserve the right to add an uplift to our hourly rates to take account of these other factors, and to make a charge for the use of our precedents and know-how.

14.2 The Schedule to the Client Care letter includes a costs estimate and the charge rates of all staff who may work on your matter.

14.3 If for any reason your matter does not proceed, we will charge you for the work we have done and the expenses incurred, any payment will be due as set out in clause 17.2

14.4 Time spent will include meetings with you (and perhaps others); any time spent travelling; considering, preparing and working on papers; file opening and compliance procedures; attending court; legal research; correspondence (including emails); preparing attendance notes; making and receiving telephone calls; and preparing and providing copies of documents for you after completion of a matter. We record time in six minute units. That means that if a fee earner working on a matter for you spends less than six minutes on your matter on one or more occasions, a full six minutes may be recorded for each occasion.

14.5 Where applicable, our hourly rates are set out in the Schedule to the client care letter and vary according to the level of seniority and expertise of each adviser. VAT will be added where applicable. The hourly rates are normally reviewed annually but we reserve the right to alter rates at other times. You will be notified of any changes to the rates. If you wish to cease instructing the firm as a result of any increase in rates, you are free to do so.

14.6 Although hourly rates are the norm, we aim to be flexible in our approach to charging and may have agreed with you an alternative charging method in our Client Care letter.

15. **Disbursements and other charges**

15.1 Disbursement means any costs or expenses paid to a third party on behalf of you or a trust (including any VAT element).

15.2 By instructing us, you are authorising us to incur such disbursements as we consider necessary. However, we will consult you before incurring any significant disbursements.

15.3 VAT will be added to disbursements and other charges where applicable.

16. **Payments on account**

We may require you to make a payment to us on account of fees, disbursements and other charges at any time and on more than one occasion. The receipt of any such payment on account will be a condition of acting, or continuing to act, for you. Our total bill may be higher than the amount you have paid on account. Money paid on account which is not subsequently required for fees, disbursements and other charges will be refunded to you.

17. **Clients' money**

17.1 Where we receive money from you (including payments on account of costs or disbursements), it will (unless agreed otherwise with you) be held in our general client accounts.

17.2 Our client accounts are subject to the strict provisions of the Solicitors Regulation Authority Accounts Rules 2019 ("SRA AR").

For more information see;

<https://www.sra.org.uk/solicitors/handbook/accountsrules/>.

17.3 The SRA AR prohibit us from using a client account to provide banking facilities to clients or third parties. Save in exceptional circumstances, we are required to pay client money to you as our client and we cannot pay third parties on your behalf.

17.4 Our client accounts are with UK banks which are regulated by the Financial Conduct Authority (FCA).

We are not liable for any losses you suffer as a result of any bank in which we hold client money being unable to repay depositors in full. You may, however, be protected by the Financial Services Compensation Scheme (FSCS).

17.5 The FSCS is the UK's statutory fund of last resort for customers of banking institutions. The FSCS can pay compensation up to £85,000 if a banking institution is unable, or likely to be unable, to pay claims against it.

17.6 The limit is £85,000 per banking institution. If you hold other personal money in the same banking institution as our client account[s], the limit remains £85,000 in total. Some banking institutions have several brands. The compensation limit is £85,000 per institution, not per brand.

17.7 The FSCS also provides up to £1m of short-term protection for certain high balances, eg relating to property transactions, inheritance, divorce or dissolution of a civil partnership, unfair dismissal, redundancy, and personal injury compensation (there is no financial limit on protection for personal injury compensation). This is called the temporary high balance scheme and, if it applies, protection lasts for a maximum of six months.

17.8 The FSCS (including the temporary high balance scheme) will apply to qualifying balances held in our client account. In the unlikely event of a deposit-taking institution failure, we will presume (unless we hear from you in writing to the contrary) we have your consent to disclose necessary client details to the FSCS.

More information about the FSCS can be found at <https://www.fscs.org.uk>.

18. Billing and payment terms

18.1 Unless otherwise agreed in your Client Care letter, we will be entitled to bill you in respect of fees, disbursements and other charges monthly and on completion of each matter. At the end of our financial year we shall be entitled to bring up to date our billing in respect of all your then unbilled work. There may be a delay in invoicing disbursements incurred on your behalf pending our receipt of the relevant invoices from suppliers and our bills are not a final bill in relation to disbursements and other charges.

18.2 Our bills are due for payment on receipt without any deduction, set-off or counterclaim. We reserve the right to suspend or terminate the provision of further services until payment is received. If a bill (or part of a bill) remains unpaid for 30 days after the date of the invoice, we reserve the right to charge interest at the

rate applicable to judgment debts until payment is made. In addition to our legal right (lien) to hold on to certain of your papers and other assets in our possession until all sums outstanding to us are paid, we have a contractual right to do the same (whether in relation to the services for which payment has not been made or any other services).

18.3 If you are required by law to make a deduction or withholding from the payment of a bill for our services, you are required to notify us in writing of the amount to be deducted or withheld and the legal justification for such deduction. If required by us, you shall pay such additional amount as shall be required to ensure that the net amount received by us will equal the full amount which would have been received by us on payment of the relevant bill had no such deduction or withholding been required to be made. To the extent that any deduction or withholding in respect of which an additional amount has been paid under this paragraph results in us obtaining a tax credit or deduction (all reasonable endeavours having been used to obtain such credit or deduction), we shall pay to you an amount equal to the lesser of (i) the amount of tax saved by us as a result of the use of such credit or deduction and (ii) the additional sum paid under this paragraph.

18.4 Unless otherwise agreed in writing, you must pay all bills in sterling. If bills are not paid in sterling and we incur currency conversion charges or other bank charges, or we suffer exchange-rate losses, we reserve the right to charge additional sums to cover such items.

18.5 If a third party agrees to be responsible for payment of some or all of our fees, disbursements and other charges on your behalf, and payment is not made in accordance with these Terms, you will be responsible for paying to us any outstanding amount.

19. Payment and receipt of funds

19.1 We do not accept cash payments. Do not pay cash into our account as this may result in a delay in your transaction/matter whilst the source of the payment is verified.

19.2 If you try to avoid our policy of not accepting payment in cash by depositing cash directly with our bank, we may decide to charge you for any additional checks we decide are necessary to make enquiries about the source of funds.

19.3 Cheques can be accepted but are subject to various clearance dates which you should check with us.

19.4 The best way to send funds to us is by bank transfer,

19.5 Where we pay money to you, it will be by cheque or bank transfer. It will not be paid in cash or to a third party.

19.6 Whichever payment method is used we do not accept any responsibility or liability for any losses arising in respect of any interception, appropriation, misuse or delay in receipt. You authorise us to send any cheque in the ordinary post and, on posting, property and risk in the cheque will pass to you

19.6 Before making electronic funds payments we will need to verify your account information. If you would like us to use any particular payment method then please let us know.

20. Payment of interest

20.1 We will not pay interest to you or third parties on any client money held on their behalf unless we come to a different arrangement in writing with you or the third party for whom money is being held.

20.1 We are required by the Solicitors Regulation Authority (SRA) to ensure client money is available on demand, unless we agree an alternative arrangement in writing with the client or third party for whom the money is held. We therefore hold client money in instant access accounts only.

20.2 This means the interest rate paid on client money held in our general client account may not be as high as could be achieved if the client or third party for whom the money is held placed the money on deposit themselves.

20.3 If and when any interest is paid to UK residents by us, it will be paid without deduction of tax. It is your responsibility to declare sums so received for tax purposes.

20.4 Where the firm makes (or secures the making of) a savings income payment to an individual who is resident in another EU member state (or certain other prescribed territories), the firm must notify the domestic tax authorities and provide a return of the payments made. The domestic tax authorities will share this information with the tax authorities in your country of residence.

20.5 If the income we pay or secure for you is received by you on behalf of someone else (as their agent or nominee, for example) we will also require this person's information to be provided to us. Normally, if we have details of the ultimate beneficiary of the income then it is the details of that beneficiary, rather than your own details, that we should include on our return.

21. Early termination of services

21.1 You or we may bring the provision of all or any services to an end at any time by giving written notice to the other. We will not do this without giving you reasonable notice and without a good reason such as:

21.1.1 your failure to pay to us any amount due, or money on account requested; or

21.1.2 your insolvency; or

21.1.3 the discovery or creation of a conflict of interests; or

21.1.4 our being prevented from acting by the NCA; or

21.1.5 your requesting us to break the law or any professional requirement; or

21.1.6 the relationship of trust and confidence necessary between solicitor and client ceasing to exist between us; or

21.1.7 your failure to give us adequate instructions; or

21.1.8 any other breach by you of these Terms.

21.2 If the provision of services is terminated you will be liable only for fees arising and payments made or committed up to the date of termination, together with any fees or payments for services necessary in connection with the transfer of the matter to another adviser. If this happens, we shall charge for services provided in accordance with the hourly rates prevailing at the relevant time. VAT will be charged as applicable. All our rights set out in these Terms shall continue to apply even if we terminate the agreement between us.

22. Duty of care and other advisers

22.1 The services provided by us are for your benefit alone and solely for the purpose of the matter to which they relate. They may not be used or relied upon for any other purpose or by third parties. Our duty of care is to you as our client and does not extend to any third party.

22.2 Subject to what is set out in paragraph 28 below, no third party shall have any right under the Contracts (Rights of Third Parties) Act 1999 to enforce any of the Terms, provided that no right or remedy of any such person which exists or is available otherwise than by virtue of that Act shall be adversely affected by these Terms.

22.3 We may, on your behalf with your agreement, instruct, liaise with or coordinate advice from other professional advisers and/or service providers. We will not be responsible for the accuracy or appropriateness of the advice given or work undertaken by those other advisers or for payment of their fees and other charges.

23. Data Protection

23.1 We use your personal data primarily to provide legal services to you, but also for related purposes as described in our Privacy policy including:

conducting checks to identify you, verify your identity and screen for financial or other sanctions
gathering and providing information required by or relating to audits, enquiries and investigations by regulatory bodies
complying with professional, legal and regulatory obligations that apply to our business
ensuring business policies are adhered to, eg policies covering security and internet use
operational reasons, such as improving efficiency, training and quality control
ensuring the confidentiality of commercially sensitive information
statistical analysis to help us manage our practice for example in relation to our financial performance, client base, work type or other efficiency measures
updating and enhancing client records
preventing unauthorised access and modifications to systems
preparing and filing statutory returns
ensuring safe working practices, and monitoring and managing staff absences and staff access to systems and facilities
staff administration and assessments, monitoring staff conduct, and disciplinary matters
debt collection
external audits and quality checks

23.2 Our use of your personal data is subject to your instructions, the EU General Data Protection Regulation (GDPR), other relevant UK and EU legislation and our professional duty of confidentiality.

23.3 Sprake & Kingsley is a data controller for the purpose of the data protection legislation. We have nominated Karen Phillips as the firm's representative for the purpose of the GDPR.

23.4 We take your privacy very seriously. Please read the Privacy Policy sent with the Terms of Business carefully as it contains important information on:

what personal data we collect about you and how that data is collected
how, why and on what grounds we use your personal data
who we share your personal data with
where your personal data is held and how long it will be kept
whether your personal data may be transferred out of the European Economic area and, if so, the measures taken to protect that data
your rights in relation to the personal data we hold or use
the steps we take to secure your personal data
how to make a complaint in relation to our use of your personal data
how to contact us with any queries or concerns in relation to your personal data

23.5 Further copies can be requested from our Office Manager and a copy is available on our website

24. Storage of documents

24.1 After completion of the matter, we are entitled to keep all your papers and documents while money is owing to us.

24.2 In property related transactions, we will keep our file of papers (except for any papers which you ask to be returned to you) for the period of time required by the Solicitors Regulation Authority. In all other cases, we will keep our file of papers (except for any papers which you ask to be returned to you) for at least six years and on the understanding that we have your authority to destroy the file six years after sending you our final bill.

24.3 We may indefinitely keep any information about you and your matter held in a digital format.

24.4 We will not destroy documents you ask us to deposit in safe custody.

24.5 If we take papers or documents out of storage in relation to continuing or new instructions to act for you, we will not normally charge for such retrieval. However, we may make a charge based on time spent producing stored papers or documents to you or another at your request. We may also charge for reading, correspondence or other work necessary to comply with the instructions given by you or on your behalf.

25. Intellectual property rights

25.1 We retain full and exclusive ownership of all copyright and all other intellectual property rights in all documents, advice and other works (in any form including, without limitation, in electronic form) we create, develop or generate for you in the course of providing the services (including, without limitation, working and draft documents and advice as well as final documents and advice). We now grant you a non-exclusive, non-transferable, non-sublicensable licence to use and reproduce such documents, advice and other works solely for the purposes for which such services were provided by us and not otherwise. If you

do not pay us in full for such services in accordance with paragraph 17 we may, on giving you notice, terminate that licence with immediate effect (in which event you shall not use or reproduce such documents, advice or other works for any purpose) and we will only again grant such licence to you once full payment has been made to us for such services.

25.2 We may retain for our subsequent use a copy of the advice or opinion of any barrister or other third party given in written form (or any note of any advice or opinion) obtained in the course of providing the services. Any barrister or other third party will be instructed on the basis that any such advice or opinion will be retained.

25.3 If we retain a copy of any advice or opinion in this manner we will take all reasonable steps to conceal information (such as name, addresses or descriptions) which might reasonably enable you to be identified.

26. Financial services

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

26.2 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. We may, however, 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.

26.3 The Solicitors Regulation Authority is the independent regulatory arm of the Law Society. The Legal Ombudsman has formal powers to resolve complaints about solicitors. If you are unhappy with any investment or insurance advice you receive from us, you should raise your concerns with either of those bodies.

26.4 Our role is as legal adviser and therefore it is not generally part of our function to give advice on the merits of investment transactions or to act as a broker or arranger. Accordingly, we have assumed that your decision to discuss or negotiate any particular transaction, and any decision actually to enter into any transaction, will be made by you on the basis of your own assessment of the business, financial and policy aspects of the matter. In any event, it is not part of our role to communicate invitations or inducements to engage in investment activity on behalf of clients, and therefore nothing we say (by whatever means of communication) or do, should be construed as an invitation or inducement to you, or to anyone else, to engage in investment activity.

27. International Tax Regulations

Exchange of Information (AEOI) including FATCA (Foreign Account Tax Compliance Act). We will not be responsible for a compliance with the International Tax Compliance Regulations 2015, produced as a result of AEOI. If you require further advice in relation to these Regulations you should take advice from an accountant or other tax advisor.

28. Equality and Diversity

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

29. Exclusions and Limitations of Liability

29.1 If we are prevented by circumstances beyond our reasonable control from providing the services we have undertaken to perform for you, we will immediately notify you of the nature and extent of such circumstances. If as a result of those circumstances we are unable to meet any deadline or complete the services by any estimated date of completion or at all:

29.1.1 any such failure on our part will not constitute a breach of the agreement between us;

29.1.2 we will not be otherwise liable to you for any such failure to the extent that it is attributable to any such circumstances notified to you; and

29.1.3 any estimated date for completion of the services will be extended accordingly.

29.2 We shall not be responsible for any failure to provide services on any issue which falls outside the scope of our engagement and shall have no responsibility to notify you of, or the consequences of, any event or change in the law (or its interpretation) which occurs after the date on which the relevant service is provided.

29.3 We shall not be liable for any indirect loss or damage or any loss of profit, income, anticipated savings, production or accruals arising in any circumstances whatsoever, whether in contract, tort, negligence, for breach of statutory duty or otherwise, and howsoever caused.

29.4 The liability of Sprake & Kingsley for any claim in contract, tort, negligence, for breach of statutory duty or otherwise, for any loss or damage, costs, other charges or any contractual or statutory interest howsoever caused arising out of or in connection with our services shall, in relation to each matter, be limited to the sum of £7 million.

29.5 Nothing in these Terms shall exclude or restrict our liability to you for death or personal injury resulting from our negligence or for fraudulent misrepresentation or in any other circumstances where liability may not be so limited or excluded under any applicable law or regulation.

"Sprake & Kingsley" & "Sprake & Kingsley Solicitors"
are trading names of Sprake & Kingsley LLP, a limited liability
partnership registered in England and Wales
(LLP Number OC422486)

Registered office: 16 Broad Street, Bungay, Suffolk, NR35 1EN

30. Complaints

30.1 We are committed to providing high quality legal advice and client care. If you are unhappy about any aspect of the service you have received, or about a bill, please contact the person acting, or the Supervising Partner whose name is given in the Schedule to the Client Care letter.

If that does not resolve the problem to your satisfaction, then you may take the matter up with David Sprake, our Complaints Partner.

The firm has a complaint procedure and a copy is available on request.

30.2 We have eight weeks to consider your complaint. If we have not resolved it within this time you may be able to complain to the Legal Ombudsman. This applies if you are an individual, a business with fewer than 10 employees and turnover or assets not exceeding a certain threshold, a charity or trust with a net income of less than £1m, or if you fall within certain other categories (you can find out more from the Legal Ombudsman).

The Legal Ombudsman's contact details are:

Address: PO Box 6806, Wolverhampton, WV1 9WJ

Telephone: 0300 555 0333

Email: enquiries@legalombudsman.org.uk

Website: www.legalombudsman.org.uk

30.3 Normally, you will need to bring a complaint to the Legal Ombudsman within six months of receiving a final written response from us about your complaint, or within six years of the act or omission you are complaining about (or if outside of this period, within three years of when you should reasonably have been aware of it).

30.4 The Solicitors Regulation Authority (www.sra.org.uk) can help if you are concerned about our behavior (e.g. dishonesty, taking or losing your money or treating you unfairly because of your age, a disability or other characteristic).

30.5 There may also be a right to object to the bill by applying to the Court for an assessment of the bill under Part III of The Solicitor's Act 1974.

31. Applicable law

31.1 Any dispute or legal issue arising from our Terms of Business will be determined by the Law of England & Wales, and considered exclusively by the English and Welsh courts.

31.2 The firm, its solicitors and all fee earners are only qualified to advise on English Law within the jurisdiction of England & Wales.

The firm's VAT number is 106096880

A list of the members is available for inspection at the registered address together with a list of those non-members who are designated as Partners. We use the word "Partner" to refer to a member of the LLP or an employee with equivalent standing and qualification

Sprake & Kingsley LLP is authorised and regulated by the Solicitors Regulation Authority - No 655378