WELLBEING SERVICES LIMITED - THE AGREEMENT

Please read carefully before signing

Wellbeing Services Limited | Consumer credit and unaffordable lending complaints

Wellbeing Services Limited (company number 03469858), 9 Lambert Park Road, Hedon, Hull HU12 8HF (the "Firm", "we", "us") and the person identified in the acceptance section ("you") agree as follows. The Firm is authorised and regulated by the Financial Conduct Authority, FRN 689147.

1. Parties and scope

This agreement is between Wellbeing Services Limited (we/us) and the customer signing below (you). We will assess, prepare and pursue consumer-credit affordability, responsible-lending, charges or related complaints for the specific accounts identified in your signed letter of authority (LOA) or later agreed with you expressly in writing. An LOA does not automatically enrol every account held with a lender. We do not provide litigation, debt advice, tax advice or insolvency advice.

We may request information, examine evidence, contact the lender and, only on your specific instruction, refer an eligible unresolved complaint to the Financial Ombudsman Service (FOS). We cannot guarantee compensation or a successful outcome.

2. Free alternatives and your instructions

You may complain directly to the lender for free and, where eligible, refer your complaint to FOS for free. You do not need to use a claims management company. You remain free to reject offers. We will not accept settlement or refer a case to FOS without your authority. Please tell us if another representative is already dealing with the same matter.

You agree to give accurate information and relevant documents, sign necessary authorities, and notify us promptly about offers, payments, insolvency, bankruptcy, IVA, debt relief order or any material change. We will tell you if we consider a claim unsuitable and keep you informed of significant developments, with updates at least every six months while active.

3. Fees: no win, no fee

If your claim does not result in financial redress, our success fee is £0. If redress is obtained, our fee is the LOWEST of: (i) our agreed rate for the applicable redress band (28% below £10,000; 25% from £10,000 to £24,999; 20% from £25,000 to £49,999; or 15% at £50,000 or more) multiplied by total redress; (ii) the applicable FCA percentage cap multiplied by total redress; and (iii) the applicable FCA fixed monetary cap. Each distinct claim is assessed under the applicable rules; we will not split claims artificially to increase fees.

Total redress includes cash, refunds, compensatory interest and reductions or write-offs of debt, calculated before any set-off against sums you owe the lender, subject to applicable FCA rules. If redress is applied to debt, you may owe our fee even though you receive little or no cash. We will explain this before you decide on a settlement.

We are not VAT registered and do not charge VAT. The fee examples below therefore show the total fee payable, with no VAT added. If our VAT status changes, we will explain the effect before any new fee arrangement is agreed, subject to applicable FCA fee caps.

4. Fee bands and required illustrations

Redress band	Our rate	FCA fixed cap	Illustration: redress / fee
£1–£1,499	28%	£420	£1,300 / £364
£1,500–£9,999	28%	£2,500	£3,000 / £840
£10,000–£24,999	25%	£5,000	£10,000 / £2,500
£25,000–£49,999	20%	£7,500	£25,000 / £5,000
£50,000+	15%	£10,000	£50,000 / £7,500

Illustrations are not estimates of what you are likely to recover. Your actual fee may be more or less than these illustrations depending on the amount recovered, but will always follow the agreed charging formula and applicable caps.

Examples of how the fee affects redress: £3,000 all in cash → £840 fee, £2,160 cash remains. £3,000 all as debt reduction → £840 fee, £3,000 debt reduced, £0 cash received; the £840 fee must be paid from other funds. £3,000 comprising £1,000 cash and £2,000 debt reduction → £840 fee, £160 cash remains and debt falls by £2,000.

5. When fees are due

We will provide an itemised bill when redress has been finally accepted and becomes payable or has been implemented, showing cash and non-cash benefit and the fee calculation. We will provide revised fee estimates in writing when sufficient information becomes available. No fee is due merely because an offer is made and rejected. Where redress includes cash, payment is due 14 days after the later of receipt of cash redress or receipt of our invoice. Where redress is wholly or partly a reduction in debt and you do not receive enough cash to pay our fee, we will agree a reasonable and affordable payment arrangement, taking account of your individual circumstances and ability to pay. We will not insist on immediate payment in full where this would cause financial hardship. We will confirm any arrangement in writing and will not add interest or administration charges. No separate administration or termination charge applies.

6. Cancellation and termination

You may cancel without charge during the 14-day period beginning on the day the agreement is entered into, by telephone, email, post or in person. You may also terminate after that period at any time without a separate termination charge. Termination does not extinguish a fee already properly earned where redress was finally accepted and became payable or was implemented before termination. An offer that you reject does not trigger a fee. We will not charge for an unsuccessful claim. We may end the engagement if a claim lacks merit, essential information is not supplied after reasonable reminders, or continuing would be unlawful or inappropriate; we will explain why.

Cancellation contact: wellbeingservices@live.co.uk | 0800 246 1361 | 9 Lambert Park Road, Hedon, Hull HU12 8HF. You do not need to use a form.

7. Insolvency, tax and third-party payments

Redress may be paid to you, offset against a balance, or paid to an insolvency practitioner or another legally entitled person. We will explain known consequences before settlement. If redress is paid solely to an insolvency practitioner or official receiver and you receive no personal benefit, we will not charge you a fee. Interest may have tax implications; seek independent advice if needed.

8. Personal data and complaints

We process and share relevant personal information to assess and pursue claims, communicate with lenders and FOS, administer this agreement and meet legal obligations. The Privacy Notice at Appendix 1 explains lawful bases, recipients, retention, rights and contact arrangements. Marketing is not a condition of service.

If you are dissatisfied, contact wellbeingservices@live.co.uk, 01482 893258 or our postal address above. We will handle your complaint under applicable FCA complaints rules and provide a final response and information on any eligible free FOS referral, including time limits. FOS: financial-ombudsman.org.uk | 0800 023 4567.

9. General terms

We will act with reasonable care and skill and remain responsible for appropriately supervised service providers. Nothing limits your statutory rights or liability that cannot legally be excluded. We will not transfer this agreement without meeting applicable requirements. Material scope or fee changes require your express agreement. Applicable UK law and mandatory consumer protections apply.

10. Acceptance

The client accepts to be bound by the terms of this agreement, and this shall be evidenced by the below signature: