

Levy & Co Solicitors LLP

Terms and Conditions of Business

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1 Introduction

These Terms and Conditions of Business along with the accompanying letter of engagement set out our service standards and the terms of business on which we agree to act for you. If you have any questions about any of the information contained herein, please contact the person dealing with your case. By continuing to instruct the firm we shall be entitled to assume you have agreed to the terms and conditions set out here. For the purpose of these terms, "we" "our" "us" or "the firm" refers to Levy & Co Solicitors LLP. Unless otherwise agreed, and subject to the application of then current hourly rates, these terms and conditions of business shall apply to any future instructions given by you to the firm.

Your contract is with Levy & Co Solicitors LLP. There is no contract between you and any Partner, employee or consultant of the firm. Any advice given to you (or other work done for you) by a Partner, employee or consultant of the firm is given (or done) by that person on behalf of the firm and not in his or her individual capacity and no such person assumes any personal responsibility to you for the advice or other work.

2 About Levy & Co Solicitors LLP

Levy & Co Solicitors LLP is a Limited Liability Partnership registered in England and Wales (company no. OC346894). Our registered office is at St. George's House, 31 Bridge Street, Witham, Essex CM8 1DY. A list of members and non-members designated as Partners is available for inspection at the above address. We use the term 'Partner' to refer to a member of the LLP or an employee or consultant with equivalent standing and qualifications.

The SRA Standards and Regulations set out the regulatory framework imposed on service providers such as ours. Further information is available on the SRA website at www.sra.org.uk. In accordance with the Provision of Service Regulations 2009, details of our Professional Indemnity Insurance are displayed at our above office and on our website www.levysolicitors.co.uk. Our VAT number is 925 0329 42.

3 Service Standards

We aim to offer our clients quality legal advice with a personal service at a fair cost. As a start, we hope it is helpful to you to set out in this statement the basis on which we will provide our professional services. The firm sets the following standards:

- We will regularly update you with progress on your matter
- We will communicate with you in plain language
- We will explain to you the legal work required as your matter progresses
- We will update you on the cost of your matter
- We will update you on whether the likely outcomes still justify the likely costs and risks associated with your matter whenever there is a material change in circumstances
- We will update you on the likely timescales for each stage of this matter and any important changes in those estimates
- We will continue to review whether there are alternative methods by which your matter can be funded

In return, we request that our clients assume the following responsibilities:

- To provide clear, truthful instructions to us at all times
- To respond to communications from us promptly and to attend arranged appointments
- To notify contact details, change of address, telephone numbers etc. promptly
- To discharge payments requested from you promptly

4 Hours of business

We are normally open between 9.00 am and 5.30 pm from Monday to Friday. We may be able to arrange appointments outside of these hours, in cases of emergency. We are closed on all bank holidays. We offer a 24-hour emergency telephone service for clients remanded in custody. Our e-mail address is mail@levysolicitors.co.uk.

5 People responsible for your work

Our Crime Department works as a team as follows:

Senior Partner/Solicitor	Steven Levy
Partner/Solicitor	Evelyn Hicks, Paula Fell, Richard Moughton, Gemma Tyler
Solicitors	Raphael Pigott, Jordan Shaw, Gracie Burton, Katie O'Connor, Dylan Thomas
Associate Litigators	Sam Nundy, Paul Block, Michael Rees
Litigator	Stacey Green
Trainee Solicitors Paralegals	Denise Tuck, Caitlyn Akass, Emily Levy, Henry Key, Muna Limbu, Charlotte-Macro Johnson, Sophie Hall, Sophie Webb, Chloe Varley, Hope Repeti, Anjelina Bown, Zelal Sahin

The person responsible for the overall supervision of Criminal matters is the Head of the Criminal Department, Steven Levy. There may be times when there are no lawyers in the office and you can speak to one of our team of secretaries who will assist or be pleased to take a message. We will telephone you back as soon as possible. We will try to avoid changing the people who handle your work but if this cannot be avoided, we will tell you promptly of any change and why it may be necessary.

6 Legal Aid at the Police Station

Whilst at the Police Station you will be advised under the Police Station Advice and Assistance Scheme. This means that any help and advice given at the Police Station is entirely free of charge to you. If this matter proceeds beyond the investigation stage, you will be charged at the police station and may be bailed to appear at Court. Continued free representation may be available to you as outlined below.

7 Legal Aid at Magistrates Court - Adult

7.1 Eligibility

Those who face criminal charges in the Magistrates' Court are entitled to make an application to the Legal Aid Agency (LAA) for the grant of a Legal Aid Certificate. The application will be assessed by the court and must satisfy the interests of justice test and will be dependent upon your financial circumstances. If the court does not consider that the interest of justice test is satisfied, an appeal against the refusal can be made to the Magistrates. If however, the application is refused on your financial circumstances, a hardship application can be made in certain circumstances to the Legal Aid Agency. **Please note a hardship application or a change of circumstances application cannot be made after the case has concluded.**

Notwithstanding that you may be granted a Legal Aid Certificate, it is possible that if you plead guilty or are

found guilty that the court may, in addition to any sentence you receive, order you to pay a contribution towards the prosecution costs. You will be liable for those costs yourself; they will not be covered by the Legal Aid Certificate.

7.2 Change of Circumstances

Should you be granted Legal Aid and there is a change in your personal circumstances, e.g. a change in income status or a change in your address, you should notify the Legal Aid Agency of such change as this change may affect your Legal Aid Certificate.

If we become aware that there has been a change in your circumstances which may affect your entitlement to a Legal Aid Certificate, we are obliged to inform the Legal Aid Agency of this change, who may withdraw your entitlement to public funding.

7.3 Termination of Retainer: Transfer of Legal Aid

You are entitled to transfer your Legal Aid Certificate to another firm of Solicitors in certain circumstances. If you feel that you wish to transfer your legal aid, please speak with us first and it may be that we can resolve any issues that you may have. Should you feel that these issues cannot be resolved, then you will need to notify Her Majesty Court Service of your intention.

The Court will then list your case before the Magistrates or Crown Court Judge and it will be for the Court to decide whether or not your Legal Aid should be transferred. On rare occasions we may write to the court to request that we come off record as acting for you. This may be as a result of a conflict of interest or our relationship has broken down or any other legal matter that arises after legal aid has been granted. In such cases we will write to you, to keep you fully informed as to our intention.

7.4 Retention of Papers – Lien

Whilst you may terminate the retainer either to deal with the case yourself or to instruct another firm, we will not release your papers to either yourself, your agent or another firm of solicitors until we have your written authority to do so.

8 Legal Aid at Youth Court

8.1 Eligibility

Those who face criminal charges in the Youth Court are allowed to make an application to the Legal Aid Agency (LAA) for a Legal Aid Certificate. If granted this means that you do not have to pay for us to represent you at Court. The application will be looked at by Court staff and will only be granted if it passes a test, called the "Interests of Justice" test.

If the court does not think that the interest of justice test is met, we can go to Court and ask the Magistrates to reconsider. If however, the Court still refuse to grant Legal Aid, we will advise you as to what will happen next. We can represent you at Court if you choose to pay us privately for instance, and we are happy to discuss our fees with you; please refer to paragraph 7 below.

8.2 Costs

We must tell you that it is possible that if you plead guilty, or are found guilty by the Court, you might have

to pay all or some of the costs involved in bringing the case against you in the Youth Court. This is called a Costs Order. A Costs Order is separate from any other Order you might receive from the Court when being sentenced. These costs will not be covered by your Legal Aid Certificate. They will have to be paid either directly from you or in some cases by your parents or your legal guardian. The Court would ask you, your parents or legal guardian to complete a form, called a Means Form. This allows the Court to see how much money you or your family have when considering an Order for costs.

Please be aware that if your case is transferred to the Crown Court for any reason and you plead guilty or are found guilty, the Court can make a Costs Order. This would cover the cost of bringing the case against you in both the Youth Court and the Crown Court. This Costs Order could be made against you or against your parents or legal guardian. Again, the Court has the power to look into your own or your family's means and ask you to complete a Means Form.

9 Representation at the Crown Court - Crown Court Means Testing

If you have been granted Legal Aid in the Magistrates Court and your case is transferred to the Crown Court for trial, you will automatically qualify for legally aided representation once you have completed an application form.

If you have not been granted Legal Aid in the Magistrates Court you may qualify for legally aided representation once you have completed an application form. This application will be means tested. Once means tested, you may have to pay towards the cost of your defence. This could be from your income while the case is ongoing and/or from your capital, if you are convicted.

You will be asked to provide evidence of your income and assets. If you do not, your payments could be increased which would result in you paying more towards your defence costs. If you do not tell the truth on your legal aid application about your income, assets and expenditure you could be prosecuted.

You will not have to pay towards the costs of your case if you are under 18 when you make your application or if you receive any of the following benefits: income support, universal credit, income-based jobseeker's allowance, guaranteed state pension credit or income related employment and support allowance.

You may have to pay towards the costs if your monthly disposable income is above a certain level. If this is the case, you will receive a Contribution Order from the Court and you will have to make payments as required under the Order. The first payment will be due within 28 days of your case being committed, sent or transferred for trial. You must tell the court about any changes to your financial circumstances during your case because a change may affect the amount you have to pay towards your defence costs. If you don't think you can afford to pay, or you think that a mistake has been made, you can ask for a review of the amount the court has told you to pay. This is a hardship application as

referred to above. **Please note a hardship application or a change in circumstances application cannot be made after the case has concluded.**

At the end of the case, if you are found not guilty, any payments you have made will be refunded with interest. If you paid late or not at all and action was taken against you, the costs of this action will be deducted from the refund.

If you are found guilty, you may have to pay towards your defence costs from any capital assets you may have. This would only apply if:

- you have £30,000 or more of assets, for example: savings, equity in property, shares or Premium Bonds; and
- any payments you have already made have not covered your total defence costs.

You will be told at the end of your case if you have to make a payment from capital.

The LAA have produced a booklet entitled "Your Defence in the Court"; where appropriate we have included a copy of this guide.

10 Privately-funded matters

If your case proceeds to the Magistrates Court and Legal Aid is refused either due to means testing or that it is not in the interests of justice to grant you legal aid, we can provide representation but this will be on a privately funded basis.

10.1 Our charges

Our charge rates are as follows:

Solicitor	£180.00 per hour
Associate Solicitor	£200.00 per hour
Partner	£220.00 per hour

These charge out rates are reviewed each year and take effect from the 1st of May. However, we can usually agree a fixed fee for the first initial hearing and should you wish us to represent you at the magistrates court we can discuss this in more detail.

Our charges will be calculated mainly by reference to the time spent by us dealing with this matter. This includes advising, attending on you and others, dealing with papers, correspondence, telephone calls, travelling and waiting time. These rates do not include VAT and disbursements, which will be added to the bill at the prevailing rate.

Please be assured you will be kept informed as to the costs and fee estimate on your file on a regular basis and we will render interim bills monthly.

Solicitors have to pay out various other expenses on behalf of clients ranging from court fees, experts' fees, Counsel's fees and so on. We have no obligation to make such payments unless you have provided us with the funds for that purpose. VAT is payable on certain expenses. We refer to such payments generally as 'disbursements'.

Should your case proceed to trial then our anticipated costs will be discussed with you from the outset and put

in writing. Please note at the conclusion of your trial if acquitted we are able to make an application for costs from central funds. This means that the fees which you pay us can be recovered in part. Our costs will be considered by the court and may result in a reduction in our fees. Any shortfall between the fees charged to you and that allowed by the court, remain your responsibility. In the event that you are able to make an application for Defence Costs, we will inform you at the end of your case to do so.

However, if you wish for us to make the application.

We reserve the right to impose an additional charge of £150 + VAT to cover our costs for making an application for Defence Costs on your behalf. This fee will usually be deducted from the amount recovered.

Costs Orders are only available in the following circumstances:

10.2 Magistrates' Court Proceedings

In simple terms, the legislation provides that non-legally aided privately paying clients in the magistrates' court will be entitled to recover their legal costs under a Defendant's Costs Order if they are acquitted, but the amount will be limited to the amount that would be payable under specified legal aid rates.

10.3 Crown Court Proceedings

An acquitted (or otherwise successful) Crown Court defendant who has paid for legal services may recover their legal costs, limited to the amount that would be payable under specified legal aid rates **provided that they applied for, and were determined ineligible for, legal aid.**

As confirmation that you would like us to proceed on this privately funded basis, we should be grateful if you would sign the extra copy of this letter and return it to us. We will have then entered into an agreement that will mean that the hourly charge rates, as set about above, will be fixed. Once you have entered into this agreement your rights to challenge our hourly rate will be restricted but you do have the right to terminate this agreement which is often referred to as a retainer.

11 Payment arrangements

It is normal practice to ask clients to pay interim bills and sums of money from time to time on account of the charges and expenses which are expected in the following weeks or months. We find that this helps clients in budgeting for costs as well as keeping them informed of the legal expenses which are being incurred. If such requests are not met with prompt payment, delay in the progress of a case may result. In the unlikely event of any bill or request for payment not being met, this firm must reserve the right to stop acting for you further.

Payment is due to us within 30 days of our sending you a bill. If payment is not made within the time we have requested, we reserve the right to cease to act on your behalf, suspend work on that matter and any other matter and retain all documents, working papers and other documents in our possession relating to any

matter until all outstanding bills are paid in full including interest and any costs incurred in pursuing the recovery. Interest on outstanding bills may be charged after a period of 30 days from the date of the bill at the rate payable on judgement debts (currently 8% per annum).

The common law entitles us to retain any money, papers or other property belonging to you which properly come into our possession pending payment of our costs, whether or not the property is acquired in connection with the matter for which the costs were incurred. This is known as a "general lien". We are not entitled to sell property held under a lien but we are entitled to hold property, other than money, even if the value of it greatly exceeds the amount due to us in respect of costs.

We do not accept payments in cash in excess of £1,000. If you try to avoid this policy by depositing cash directly with our bank, we may decide to charge you for any additional checks we decide are necessary to prove the source of the funds. Payment of our bills may be made by cheque, credit card or debit card issued by a UK High Street bank, BACS or CHAPS. Monies due to you from us will be paid by cheque or bank transfer, but not in cash and will not be made payable to a third party.

Please note that we may pass unpaid invoices to a third party debt recovery firm. They will be given adequate information by us from your file to enable them to recover unpaid invoices. If proceedings are issued to recover costs in relation to outstanding invoices, we reserve the right to also seek to recover all reasonable legal fees incurred in the process.

12 Other parties' costs

In some cases and transactions, a client may be entitled to payment of costs by some other person. It is important that you understand that in such circumstances, the other person may not be required to pay all the charges and expenses which you incur with us. You have to pay our charges and expenses in the first place and any amounts which can be recovered will be a contribution towards them. If the other party is in receipt of legal aid no costs are likely to be recovered.

If you are successful and a court orders another party to pay some or all of your charges and expenses, interest can be claimed on them from the other party from the date of the court order. We will account to you for such interest to the extent that you have paid our charges or expenses on account, but we are entitled to the rest of that interest. You will also be responsible for paying our charges and expenses of seeking to recover any costs that the court orders the other party to pay to you.

A client who is unsuccessful in a court case may be ordered to pay the other party's legal charges and expenses. That money would be payable in addition to our charges and expenses. Arrangements can be made to take out insurance to cover liability for such legal expenses. Please discuss this with us if you are interested in this possibility.

13 Client accounts, interest and surplus funds

Any money received on your behalf will be held in our Client Account. The firm pays interest on client account balances in accordance with the Solicitors Regulation Authority (SRA) Accounts Rules. Interest will be calculated and paid to you at the rate from time to time payable on The Bank of Scotland General Client Accounts. The period for which interest will be paid will normally run from the date(s) on which funds are received by us until the date(s) of issue of any payment(s) from our Client Account. It is the firm's

normal policy to retain the first £20.00 of each amount of interest as and when calculated to cover the administrative expenses of arranging these calculations and payments.

Please note that if we do hold any of your money at any point we will take good care of it we only bank with UK banks. We are unlikely however to be liable to repay money lost through a banking failure. If we do hold any of your money it will be held with the Royal Bank of Scotland and that money will have the same protection (up to £120,000) under the Financial Services Compensation Scheme (FSCS) as if you held the money in that bank personally. If you hold other personal monies in that same bank you should note that the limit of £120,000 remains the same in total. You also need to be aware that some deposit taking institutions/banks have several brands, i.e. where the same institution is trading under different names. You should check either with your bank, the Financial Conduct Authority (FCA) or a financial adviser for more information. If we do have to make a claim under the FSCS in respect of your money we will, subject to your consent, need give certain information to the FSCS about you to help them identify you and any amount to which you would be entitled within our client account. Further details are available at www.fscs.org.uk.

In the event that there is a credit balance of less than £10 (or its equivalent) due for repayment to you from a client account and we are unable to return the funds because we cannot contact you (after making reasonable efforts to do so), you agree that we shall be entitled to pay the funds to a charity of our choice, where permitted by our regulatory authority, instead of making further efforts to find you. We will notify you on an annual basis of any surplus funds held in client account for over one year.

14 Storage of papers and documents

After completing the work, we will be entitled to keep all your papers and documents while there is still money owed to us for fees and expenses. We will keep your file of papers in storage for not less than six years except those papers that you ask to be returned to you. This includes documents stored electronically. After that, storage is on the clear understanding that we have the right to destroy your file after such period as we consider reasonable without further reference to you, or to make a charge for storage if we ask you to

securities, which we agree to hold in safe custody. No charge will be made to you for such storage unless prior notice in writing is given to you of a charge to be made from a future date which may be specified in that notice.

If we retrieve papers or documents from storage in relation to continuing or new instructions to act in connection with your affairs, we will not normally charge for such retrieval. However, we may make a charge based on time spent at our lowest charge out rate for 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 your instructions.

15 Termination

You may terminate your instructions to us in writing at any time but we will still be entitled to keep all your papers and documents while there is money owing to us for our charges and expenses. If at any stage you do not wish us to continue doing work and/or incurring charges and expenses on your behalf, you must tell us this clearly in writing. We may only decide to stop acting for you if we have good reason, for example, if you do not pay an interim bill, fail to provide us with instructions or if a conflict of interest arises. We will tell you the reason and give you notice in writing.

If, for any reason, this matter does not proceed to completion, we will be entitled to charge you for any work done and expenses incurred. If your case is funded under an hourly rates arrangement, then these costs will be calculated based on the time spent plus expenses incurred up to the date of termination. On fixed fee arrangements, we will break the transaction down into stages and apportion the estimated fee for each stage. You will also be responsible for reimbursing any expenses incurred by us that were not included within the fixed price agreed.

Under the Consumer Contracts Regulations 2013, you have the right to cancel this contract within 14 days without giving any reason. This only applies where contracts are agreed away from our premises or where we are not both physically present. To exercise the right to cancel, you must inform us of your decision to cancel this contract by a clear statement (e.g. a letter sent by post, fax or e-mail). To meet the cancellation deadline, it is sufficient for you to send your communication concerning your exercise of the right to cancel before the cancellation period has expired. If you cancel this

contract, we will reimburse to you any payments collect your papers and you fail to do so. We will not of course destroy any documents such as wills, deeds and other received from you. Please note that these Regulations do not apply to legally aided work.

16 Data protection/GDPR

We use the information you provide primarily for the provision of legal services to you and for related purposes including updating and enhancing client records, analysis to help us manage our practice, statutory returns and legal/regulatory compliance. Our use of that information is subject to your instructions, data protection law and our duty of confidentiality.

Please note that our work for you may require us to pass on such information to third parties such as expert witnesses and other professional advisers, including sometimes advisers appointed by another party to your matter. We may also give such information to others who perform services for us, such as typing or photocopying. Our practice may be audited or checked by our accountants or our regulator, or by other organisations. We do not normally copy such information to anyone outside the European Economic Area, however, we may do so when the particular circumstances of your matter so require. All such third parties are required to maintain confidentiality in relation to your files.

You have a right of access under data protection law to the personal data that we hold about you. We seek to keep that personal data correct and up to date. You should let us know if you believe the information we hold about you needs to be corrected or updated. The person at the firm with overall responsibility for data protection compliance is the Data Protection Partner, Steven Levy, email s.levy@levysolicitors.co.uk. The firm is registered with the Information Commissioner. Further information regarding data protection and privacy is available from the Information Commissioner's Office www.ico.org.uk.

Under the General Data Protection Regulation (GDPR) you, as a data subject, have a number of rights. These include the right to be informed, the right of access, the right to rectification, the right to erasure, the right to restrict processing, the right to data portability and the right to object. Further information about these rights is set out on the ICO website referred to above and also in our privacy policy at www.levysolicitors.co.uk.

We may receive personal data from you for the purposes of our money laundering checks, such as a copy of your passport. These will be processed only for the purposes of preventing money laundering and terrorist financing, or as otherwise permitted by law or with your express consent. You consent to us retaining such data for longer than the five-year statutory period, unless you tell us otherwise.

If you send us personal data about anyone other than yourself, you will ensure you have any appropriate consents and notices in place to enable you to transfer that personal data to us and so that we may use it for the purposes for which you provide it to us.

17 Equality and diversity

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

18 Choice of Counsel/Advocate

Whilst we make every effort to ensure there is continuity of Counsel and Advocate, we will keep you updated of any changes. Due to the way cases are listed in the Crown Court the choice of Counsel/Advocate may change at the last moment, however, we will endeavour to keep you informed.

19 Timescales

19.1 Police Station

If you have been investigated by the police, you will either have been charged to attend court, in which case we would refer you to the Magistrates timescale below, or you have been bailed to return to the police station in the future. This is due to the police continuing their investigations. We would remind you of your obligations to attend as directed. You may be further bailed should the investigation not be complete.

Unfortunately we have no control over this but will endeavour to ensure that the police are reminded of their duty of due diligence in investigating your case. When you answer your bail, you may be charged in which case see Magistrates time scale below or the police may decide to take no further action. We will write to you to confirm the conclusion of the investigation.

19.2 Magistrates Court

If you have been charged with an offence to appear at Court you are under a statutory duty to attend court at the date and time allocated. It is difficult to give an accurate estimate of time for the progression of your case as this will depend on whether you are pleading guilty or not guilty. These timescales will be discussed with you at the Magistrates Court.

20 Communications

We shall communicate with you in the most effective way, as agreed between us. You should be aware that the use of e-mail is not secure for confidential matters. We take every precaution to ensure that e-mail is virus-free but we cannot guarantee this. If you require correspondence to be addressed to a particular person or marked private and confidential then you must tell us.

21 Identity, disclosure and confidentiality

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 to get evidence of your identity as soon as possible. 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.

We are entitled to refuse to act for you if you fail to supply appropriate proof of identity for yourself or for any principal whom you may represent. We may arrange to carry out an electronic verification of your identity if we consider that a saving of time and cost will be achieved by doing so. The cost of any such search will be charged to you. If the amount is in excess of £10 including VAT, we will seek your prior agreement.

Solicitors are under a professional and legal obligation to keep the affairs of the client confidential. This obligation, however, is subject to a statutory exception: legislation on money laundering and terrorist financing has placed solicitors under a legal duty in certain circumstances to disclose information to the National

Crime Agency (NCA). Where a solicitor knows or suspects that a transaction on behalf of a client involves money laundering, the solicitor may be required to make a disclosure. If, while we are acting for you, it becomes necessary to make such a disclosure, we may not be able to inform you that it has been made, or of the reasons for it, because the law prohibits 'tipping-off'. Where the law permits us, we will tell you about any potential money laundering problem and explain what action we may need to take.

External firms or organisations may conduct audit or quality checks on our practice. These external firms or organisations are required to maintain confidentiality in relation to your files. We may need to disclose your information to third parties (such as barristers, accountants or government agencies) to enable us to handle your affairs. We may also need to permit third parties (such as our auditors and the Solicitors Regulation Authority) to have access to your information for administrative or regulatory purposes. We may also outsource work. This might be for example costings, research and preparation to assist with your matter. Information from your file may therefore be made available in such circumstances. We will always aim to obtain a confidentiality agreement with the third party. We will not otherwise disclose your information to any third party unless permitted or required to do so by law. If you do not want your file to be outsourced please tell us as soon as possible.

22 Limits on our liability

Our liability to you for a breach of your instructions shall be limited to £3,000,000.00, unless we expressly state a higher amount in the letter accompanying these terms of business. We will not be liable for any consequential, special, indirect or exemplary damages, costs or losses, or any damages, costs or losses attributable to lost profits or opportunities. 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.

23 Joint instructions

If we are instructed by more than one person or more than one representative of a company or other body, which is our client, we are entitled to act on the instructions of any one of such persons and to correspond with any of such persons unless otherwise agreed.

In this situation there will be no rights of confidentiality between such persons or representatives so that all information and documents can be shared with any one of you. If there is a difference of opinion on your instructions you may need to be separately represented and if a conflict of interest arises between you or your representatives, we may have to cease acting for both or all such persons or companies.

Where our engagement letter is addressed to more than

one person, or where we have agreed with the addressee of our engagement letter to act for another person as well, each of you shall be jointly and severally liable for our fees and disbursements and other costs, so

that each of you is jointly responsible for ensuring that our bill is paid, and we can pursue all or any one of you for the whole amount that is due to us. This shall be the case regardless of any agreement you may have entered into with anyone else regarding the payment of our fees, disbursements, and other costs.

24 Client care and complaints

We strive to provide the best possible service to our clients and, in order to do this, we need to know from you if you feel dissatisfied. If at any point you become unhappy with the service we provide to you, then please inform us immediately so that we can do our best to resolve the problem for you. Should you wish to make a complaint, our Client Care Partner, Mr Levy is the person who normally deals with these matters.

You can obtain a copy of our complaints procedure by contacting our office. Alternatively, it can be obtained online at <https://levysolicitors.co.uk/complaints-policy/>

If we are unable to resolve your complaint, then you can have the complaint independently looked at by the Legal Ombudsman who is responsible for investigating complaints about service issues with law firms.

The Legal Ombudsman has strict time limits for submitting complaints. Generally, complaints must be referred within one year of the act or omission you're complaining about, or within one year of when you should have realized there was a concern. Additionally, you must refer the complaint to the Legal Ombudsman within six months of receiving the final written response from the service provider.

Elaboration:

One-Year Limit:

The primary time limit is one year from the date of the problem, or one year from when you reasonably should have been aware of the issue.

Six-Month Limit:

After receiving a final written response from the service provider, you have six months to refer your complaint to the Legal Ombudsman.

Exceptions:

The Legal Ombudsman may accept complaints outside of these time limits in exceptional circumstances.

Contact details for the Legal Ombudsman are as follows:

Address PO Box 6167, Slough, Berkshire WL1 0EH
Telephone: 0300 555 0333
Website: www.legalombudsman.org.uk.

The Solicitors Regulation Authority (SRA) can help you if you are concerned about a solicitor's behaviour. This could be for things like dishonesty, taking or losing your money or treating you unfairly because of your age, a disability or other characteristic. Further information is available at: www.sra.org.uk/consumers/problems/report-solicitor.

addressee of our engagement letter to act for another person as well, each of you shall be jointly and severally liable for our fees and disbursements and

25. Cybercrime warning

Cybercrime is a fast-growing area of crime. More and more criminals are exploiting the speed, convenience and anonymity of the Internet to commit a diverse range of criminal activity that knows no borders, either physical or virtual, causes serious harm and poses very real threats to victims worldwide.

You should be alive to the possibility that a fraudster might deliberately misrepresent himself or herself as a member of, or as someone acting on behalf of, or working with, Levy & Co Solicitors for criminal purposes. Such scams normally originate by email. Often the email will suggest there has been a change in bank details or request personal or financial information in order that money can be paid to them.

Please note, we will not be changing our bank details during the course of acting for you. If, during the course of the matter, or after it has completed, we need to remit funds to you by way of bank transfer, or if we require you to remit funds to ourselves, we will not give, nor can we accept from you, bank details via email. If you receive a request from us by email asking for your bank account details, or sending you our bank account details, please contact the person dealing with your matter immediately. Prior to transferring funds to our account, we recommend you contact us to verify our account details

If we receive any email communication from you informing us of a change to your account details or instructions for payment, then this could delay your matter as we will need to verify the change directly with you to ensure that they are not from a fraudulent source. We will not make any payment until such time as we have been able to confirm those instructions directly with you.