

About Us / What We Do

Redhawk Legal is a Claims Management Company (CMC) with a focus on financial mis-selling and financial irregularities. We help reclaim Mis-sold Payday Loans (PDL)

What Happens Next

To keep the process as simple as possible we have used the information you provided to pre-populate your claim pack. However, please be aware that you may need to complete certain information regarding your financial agreements and sign all the relevant sections. Please check all documents & amend where necessary, in the event that you need to make any changes Please Sign & Date next to your alteration, including previous addresses and account numbers as this information is all part of your lenders verification criteria. Please provide an agreement number for each claim where possible. If you have a copy of your credit agreement/s to hand then please enclose them, as doing so can speed up the claim process considerably. Return the documents in the Free Post Envelope provided.

We have already identified you have a potential claim, therefore upon receipt of your signed letter of authority (LOA) & letter of engagement (LOE) we will submit your Claim/s to your lender. This process can take up to an 12 weeks to receive a response. In some case/s your lender may reject the claim and we may escalate your case to the Financial Ombudsman Service, this will take considerably more time to complete. For more information please visit: www.financial-ombudsman.org.uk/faq

How We Keep You Updated

We will keep you updated throughout the entire claim process, by email, text and letter. If you would like to check the progress of your claim, you can contact our dedicated customer service team by any of the following methods: Email Updates@redhawklegal.co.uk Phone 0844 669 0300*(Monday-Friday 9:30-17:30) Post Redhawk Legal Ltd, Floor 3 Grove House, Grove Place, Swansea, SA1 5DF *Calls cost 5p per minute from a landline and calls from mobiles may cost considerably more.

Our Fee and Fee Illustration

We will apply a Service Charge of 30% + VAT (36%) of any and all Gross compensation** received and this will be payable upon the conclusion of any Claim. The fee illustration is not to be taken as an estimate of the amount likely to be recovered for the client". Also "The fee that you (the client) will have to pay may be more or less than the amount shown in the illustration.

Example 1						
All compensation is "cash in hand"						
Gross Compensation Received	Statutory Interest	20% tax deduction	Loan reduction by lender	Compensation Received by customer	Firms Fee charged @ 30% + VAT (36%)	Consumer Pays Firm
A	£1,000.00	£500.00	£100.00	£900.00	£360.00	£360.00
B	£3,000.00	£1,200.00	£240.00	£2,760.00	£1,080.00	£1,080.00
C	£10,000.00	£4,000.00	£800.00	£9,200.00	£3,600.00	£3,600.00

Example 2						
Compensation Includes "cash in hand" award with loan and future instalment reduction						
Gross Compensation Received	Statutory Interest	20% tax deduction	Loan reduction by lender	Compensation Received by customer	Firms Fee charged @ 30% + VAT (36%)	Consumer Pays Firm
A	£1,000.00	£500.00	£100.00	£400.00	£360.00	£360.00
B	£3,000.00	£1,200.00	£240.00	£1,760.00	£1,080.00	£1,080.00
C	£10,000.00	£4,000.00	£800.00	£4,200.00	£3,600.00	£3,600.00

Example 3						
Compensation is used to offset arrears consumer has on Credit card or loan						
Gross Compensation Received	Statutory Interest	20% tax deduction	Loan reduction by lender	Compensation Received by customer	Firms Fee charged @ 30% + VAT (36%)	Consumer Pays Firm
A	£1,000.00	£500.00	£900.00	£0.00	£360.00	£360.00
B	£3,000.00	£1,200.00	£2,760.00	£0.00	£1,080.00	£1,080.00
C	£10,000.00	£4,000.00	£9,200.00	£0.00	£3,600.00	£3,600.00

**Gross Compensation

You should note that all compensation contains an element of statutory interest , (currently 8%), All lenders are obliged to deduct 20% tax from the 8% compensatory interest included in any offer of settlement . Our Service Charge of 30% + VAT (36%) will be calculated on the Gross compensation received before the 20% tax deduction.

Right to Cancel

You have the right to cancel this Contract at any time. You have the right to cancel this Contract within 14 days without giving any reason and without any charge. 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, e-mail or phone). You may use the attached model cancellation, but it is not obligatory. Redhawk Legal, 3rd Floor Grove House, Grove Place, Swansea, SA1 5DF, Cancellations@Redhawklegal.co.uk, 0844 669 0300* To exercise your right to cancel without charge , it is sufficient for you to send your communication concerning your exercise of the right to cancel before the cancellation period has expired (14 days from the signing of the Contract). Please Note: The below charges only apply if you cancel after 14 days and before your claim is completed. All fees shown below are case specific but not accumulative.

Stage	Description	Cost
1	Within 14 Days Cancellation - Cooling Off Period	Up to £0
2	Initial Fact Find & Complaint Construction	Up to £150.00
3	Letter Of Complaint	Up to £200.00
4	Claim Process - Correspondence with the lender & Case Management	Up to £250.00
5	Appeal/Financial Ombudsman Process	Up to £300.00
6	Offer Received	Up to Full Service Charge @ 30% + VAT (36%)

Complaints Handling Procedure

Should you have a complaint you can contact us by any of the following methods: Post: You can write to us at the following address: Head of Complaints, Redhawk Legal Ltd, 3rd Floor Grove House, Grove Place, Swansea, SA1 5DF. Email: You can email us at: Complaints@redhawklegal.co.uk Phone: You can tell us about your complaint by calling: 0844 669 0300* We will acknowledge your complaint within 5 business days. We will try to resolve your complaint within 4 weeks. If we cannot resolve the matter within 4 weeks, we will give you a satisfactory explanation regarding the extra time required. Within 8 weeks of receiving a complaint we will send you a final response which will adequately address the complaint. If you are not satisfied with our final response, then please refer to our full complaints procedure which can be found on www.redhawklegal.co.uk or can be supplied on request. If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to the Financial Ombudsman service you can contact them by any of the following methods: Post: *Financial Ombudsman, Exchange Tower, Harbour Exchange, London , E14 9SR Phone: 0800 023 4567 Online: www.financial-ombudsman.org.uk* Please note *Any complaint must be referred to the Financial Ombudsman service within 6 months of the date of our written final response.*

Need to Know

You have the right to shop around and consider using the Financial Ombudsman Scheme independently or Citizen Advice Bureau or directly claim yourself to the Third Party for free. You should also consider, and tell us, if you have any other means of pursuing the Claim including using any legal expenses insurance.