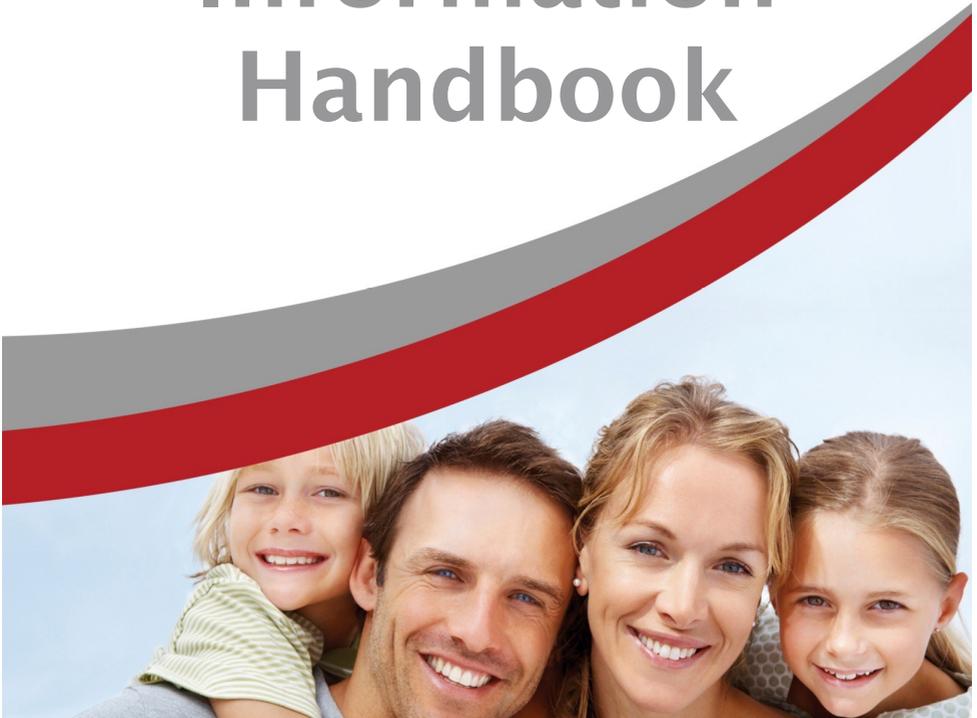




Redhawk
LEGAL

PBA

**Customer
Information
Handbook**



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Alliance of
Claims Companies

MEMBER

Redhawk Legal is a member of the Alliance of Claims Companies (ACC).

The Alliance of Claims Companies (ACC) was founded in September 2015 and is a collective group of Claims Management Companies, working together to promote fair customer outcomes.

The ACC was formed to promote best practice and excellent customer service across the claims management sector and to ensure consumers receive redress where they have been let down or mis-sold by their bank, lender or service provider.



www.allianceofclaimscompanies.co.uk

Welcome



Thank you for taking the time to talk with one of our advisors and engaging in the Services of Redhawk Legal.

We would like to take this opportunity to tell you a bit more about what we do. Redhawk Legal is a claims management Company with a focus on financial mis-selling and financial irregularities. We will manage your entire claims process from inception to fruition, liaising with our clients and their lenders effectively to ensure the fairest redress is awarded. Redhawk Legal will work on your behalf in recovering what's rightfully yours.

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.

When you have completed your claim pack, please return it to us in the pre- paid envelope provided.

We don't charge an upfront fee, you will only be invoiced when your lender has issued your redress and we will keep you updated throughout the entire claim process.

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:



Updates@redhawklegal.co.uk



0844 669 0300* (Monday-Friday 9:30-17:30)



Redhawk Legal Ltd, Floor 3 Grove House , Grove Place, Swansea, SA1 5DF



www.Redhawklegal.co.uk

*Calls cost 5p per minute from a landline and calls from mobiles may cost considerably more.

What Happens Next?



1. Please check all documents & amend where necessary, in the event that you need to make any changes (Please Sign & Date next to the your amendment , including previous addresses and account numbers as this information is all part of your lenders verification criteria).

2. Sign and Date documents where indicated. 

This should include the following:

Letter of Authority (One per Claim per Claimant Unless Joint)

Letter of Engagement (One per Claimant Unless Joint)

3. Please provide an agreement number for each claim where possible.

4. 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.

5. Return the documents in the Free Post Envelope provided.

It takes on average 8 weeks to identify whether or not you have paid any Packaged Bank Account fees.

When we have identified that you have paid Packaged Bank Account fees, we will then submit the Claim/s to your lender. This process can take up to an additional 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

We are Redhawk Legal Limited (Company No: 07240820) of 3rd Floor Grove House, Grove Place, Swansea, SA1 5DF. We provide claims management Services in respect of financial products/Services including payment protection insurance and packaged bank account claims.

Information about our procedures

The type of claim to which these Terms and Conditions apply is set out in the Letter of Authority. We conduct each of the Claim/s in a similar way as set out below.

From the information you provide we carry out an initial review to assess the likelihood of a possible claim and then present our findings to you.

In order to proceed with one or more potential Claim/s, you will need to enter into a Contract with us for the provision of claims management Services in respect of your potential Claim/s.

There is a certain amount of documentation that you will need to complete and return to us as outlined on page 4 of this handbook.

On receiving your completed documentation we check it to make sure it is all in order. You may be contacted if we require further information from you. Relevant documents in relation to a particular claim are then requested from the lender.

Once we have received the documentation from the lender a full assessment is made and we will inform you of our opinion as to whether your claim has reasonable prospects of success.

If we feel you have a claim we will progress it on your behalf.

Letter of Authority

The Letter of Authority gives us the ability to deal directly with the lender and retrieve vital information regarding the claim. The Letter also covers the Data Protection Act.

Definitions

1 'Company' means Redhawk Legal Ltd.

2 'Client' means the Client of the Company that wishes the Company to assist in the making of a Claim/s.

3 'Claim/s' means a Claim/s for Compensation in respect of a financial product or service made by the Company on behalf of the Client, and includes any additional Claim/s identified by the Company in the course of examining the Client's documents and/or corresponding with the Third Party on behalf of the Client.

4 'PBA' means a Packaged Bank Account.

5 'Successful Claim' means the claim is finally decided in your favour by payment of Compensation from the Third Party or a reduction in the outstanding balance as a result of the claim.

7 'Contract' means the Contract between the Company and the Client for the provision of the Services, comprising the signed Letter of Engagement and these Terms and Conditions.

8 'Compensation' means the total of any sums reasonably offered by the Company as a result of a Claim, including but not limited to; tax deductions, gestures of goodwill, interest, reductions in borrowing and/or arrears, and repayment of premiums.

9 'Services' means all or any of the Services as required by the Client in respect of their claim.

10 'Service Charges' means the charges payable by the Client set out in paragraph 13 of the Terms & Conditions and the Contract.

11 'Third Party' means any bank, person, firm or Company with whom you have entered into a financial credit agreement or arrangement including any party to whom they have or will assign, dispose or otherwise transfer their interest under that agreement.

Terms and Conditions

1 The Contract shall commence on the date on which you formed the agreement with us in writing. Having received these terms conditions with the pre-Contract information, and unless terminated earlier, shall continue until Compensation is recovered for the Client unless, the Company advises the Client in writing that it is unable to recover Compensation or the Company exercises its right not to pursue the Claim.

2 The Company agrees that it will use its reasonable means to pursue an application for Compensation from the Third Party on behalf of the Client where the Company believes that it is appropriate to do so, having regard to the merits and the value of the Client's claim; to pursue any additional claims on behalf of the Client that are identified in the course of correspondence with the Third Party or in examination of any of the Client's documents; to keep the Client informed of the progress of the claim and to notify the Client promptly and in writing if it decides that it will not pursue any claim, to act in the best interests of the Client at all times, and not to seek to recover its charges should the claim fail, unless this is due to an act or omission on the part of the Client.

3 The Service Charges become payable on a Successful Claim. For the avoidance of doubt Service Charges will become payable on any interim Compensation as well as final Compensation.

4 In the event that the claim arises from a credit agreement or account held in joint names then both signatories are deemed to be the Client for the purposes of the Contract and liability for the Service Charges and any other charges is joint and several. This means that the Company can recover those charges from either or both clients.

5 The Third Party will pay any Compensation directly to you and then you shall pay the Company any Service Charge due within 14 days of receipt of the same.

6 In the event the Company takes steps to recover any Service Charges unpaid by the Client to the Company, the Client shall pay to the Company the costs (including administrative costs) of taking such steps plus VAT. In addition the Client undertakes that it will at all times be responsible for all costs and expenses incurred by the Company, including but not limited to, Court fees, interest and administrative fees in recovering from the Client any Service Charges due and unpaid from the Client to the Company.

7 The Client agrees with the Company:

a) To provide promptly all such information as the Company may from time to time reasonably request.

b) To ensure that all information sent to the Company is true, and shall not omit any facts.

c) To authorise the Company to act on its behalf on an exclusive basis to perform the Services and not to instruct any other Company in respect of the Claim/s for the duration of the Contract.

d) To authorise the release of any such information as the Company deems appropriate.

e) To authorise the Company to negotiate on the merits of the Client's claim.

f) To deal with all correspondence from the Company.

g) Not to contact, correspond or communicate with the Third Party in connection with the Claim/s and to immediately copy or forward any correspondence it receives from the Third Party in connection with the Claim/s.

h) To notify the Company of the full names of all joint policy holders and any further relevant information that the Client has in their possession.

i) That it has not previously claimed or received Compensation or an offer of Compensation from the Third Party.

8 Any and all compensation contains an element of statutory interest , (currently 8%), All third party's are obliged to deduct 20% tax from the 8% compensatory interest included in any offer of settlement . Our Service Charge of 20% + VAT will be calculated on the Gross compensation received before the 20% tax deduction.

When an offer for Gross Compensation is obtained from the Third Party on behalf of the Client, which in the reasonable opinion of the Company is fair having regard to the relevant timescales and that the offer is consistent with Financial Ombudsman Scheme and Financial Conduct Authority guidelines, and that offer is rejected by the Client, then the Company reserves the right to charge a fee equal to the amount of the Service Charge which would have been payable in the event that the Client accepted that offer in line with the Company's advice. **Please see “Fee illustration Table” below:**

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 @ 20% + VAT (24%)	Consumer Pays Firm
A	£1,000.00	£500.00	£100.00	£0.00	£900.00	£240.00	£240.00
B	£3,000.00	£1,200.00	£240.00	£0.00	£2,760.00	£720.00	£720.00
C	£10,000.00	£4,000.00	£800.00	£0.00	£9,200.00	£2,400.00	£2,400.00

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 @ 20% + VAT (24%)	Consumer Pays Firm
A	£1,000.00	£500.00	£100.00	£500.00	£300.00	£240.00	£240.00
B	£3,000.00	£1,200.00	£240.00	£1,000.00	£1,760.00	£720.00	£720.00
C	£10,000.00	£4,000.00	£800.00	£5,000.00	£4,200.00	£2,400.00	£2,400.00

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 @ 20% + VAT (24%)	Consumer Pays Firm
A	£1,000.00	£500.00	£100.00	£900.00	£0.00	£240.00	£240.00
B	£3,000.00	£1,200.00	£240.00	£2,760.00	£0.00	£720.00	£720.00
C	£10,000.00	£4,000.00	£800.00	£9,200.00	£0.00	£2,400.00	£2,400.00

9 The Client agrees to pay to the Service Charge and is deemed to have irrevocably accepted an offer of Compensation in cases where an offer of Compensation, which in the reasonable opinion of the Company is fair and reasonable, and is consistent with the Financial Ombudsman Scheme and Financial Conduct Authority guidelines, has been sent either by the Company or the Third Party to the Client, and the Client has not within 28 days of receiving such offer returned either the Third Party's acceptance form or a letter rejecting the Third Party's offer.

10 Due to logistical reasons, it is not practicable for the Company to store paper copies of any documents relating to the Client's claim. The Company will store them electronically and return any documents supplied by the Client if requested to do so. Otherwise, the Company will dispose of the paper copies securely.

11 The Company's liability in respect of the Services is to provide the same with reasonable skill and care and in accordance with this Agreement.

12 The Company shall have the right to submit a complaint to the Financial Ombudsman Service or similar Organisation on the Client's behalf to pursue their Claims. In all such cases the Client agrees to comply with all reasonable requests of the Company, without undue delay, to allow and permit them to have the conduct of the claim and to pursue the claim in such manner as they may in their absolute discretion think fit; disclose all relevant information and documentation as reasonably requested by them from the Company and/or its legal representative.

13 The Company shall apply a Service Charge of 20% + VAT of any and all Gross Compensation received by the Client and shall be payable upon the conclusion of the Client's Claim.

The Company shall accept the following Payment Types:



Please Note: there will be no additional charges using any of the above payment methods except where payment is made by way of a credit card in which case there will be a 3% surcharge on all Credit Card Transactions. Due to Transaction charges.

Cancellation

14 The Client shall have the right to terminate the Contract at anytime by following the Company's cancellation procedure. Please see "Information about Cancellations" section of this handbook.

15 The Company reserves the right to assign the Contract and all rights under it to a Third Party, provided that the party it assigns to undertakes to perform the Contract in the manner set out in this agreement, and the Company may sub-Contract to others all or any of its obligations. We will notify you prior to doing this. The Contract is personal to the Client and is not assignable except to the personal representatives of the Client, save for a Claims representative appointed by the Company to handle the Clients Claims a person who is not a party to the Contract will have no rights pursuant to the Contracts (Rights of Third Parties Act 1999) to enforce the Contract.

16 All personal data will be handled in accordance with the terms of the Company's Privacy notice which can be found on pages 16-19 of this handbook and the Company's website www.redhawklegal.co.uk.

17 The Company agrees to comply with any written Subject Access Request under the General Data Protection Regulations (GDPR), made by a Client for the personal data that it holds, subject to any exemptions that may apply. The Company will have one month to provide you with any Subject Access Request. The Company reserves the right to refuse or charge for any Subject access Request that are manifestly unfounded or excessive. If a Subject access Request gets refused The Company will tell you why, and inform you of your right to complain to the supervisory authority and to the Judicial remedy. You must do this without delay and within one month

18 The Client acknowledges and agrees that its personal data may be submitted to a credit reference agency and processed on behalf of the Company in connection with the Services.

19 If any provision of the Contract is held by any court or other competent authority to be void or unenforceable in whole or part, the other provisions of the Contract and the remainder of the affected provisions shall continue to be valid.

20 No failure or delay in exercising any of the Company's rights shall constitute a waiver of the same or any other of its rights.

21 The law applicable to the Contract shall be English law and the parties consent to the jurisdiction of the English courts in all matters affecting the Contract

22 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. You should also consider, and tell us, if you have any other means of pursuing the Claim including using any legal expenses insurance.

23 You should only sign the Letter of Authority & Letter of Engagement if you agree to the below statements:

I have read and have retained a copy of the Terms and Conditions.

I wish to be bound by the Terms and Conditions and wish the Company to act on my/our behalf.

HMRC Deductions:

You should note that if your refund contains an element of statutory interest payment, (currently 8%), then your lender is obliged to deduct 20% tax from the 8% compensatory interest included in the offer, paying this directly to HMRC. (Higher rate tax payers should seek advice from HMRC or their personal accountant regarding the declaration of the compensatory interest received.) However, in 2015 the Government announced the introduction of a Personal Savings Allowance; therefore from 6th April 2016 there will be no tax payable on the first £1,000 for basic rate taxpayers and £500 for higher rate taxpayers. Furthermore, if your Annual Taxable income is less than £17,000 then you won't pay any tax on interest. Therefore, if your lender has deducted more tax than you are required to pay then you can make a tax reclaim to HM Revenue and Customs through the completion of an R40 form, which we will supply and assist in the completion of if required. If this payment is not made directly on your behalf then it is your duty to inform HMRC of the same. If this is the case our fees will still be calculated on the gross offer awarded before tax. For Example, if your statutory 8% figure totals £100, the Lender making the refund may pay income tax of 20% direct to HMRC totalling £20 leaving you with £80. Our fee shall still be charged on the full £100 Please Note: These figures are based on the guidelines applicable under the HMRC guidelines, which may be subject to change. For more information regarding your Personal Savings Allowance please visit the Government website: www.gov.uk/government/publications/personal-savings-allowance-factsheet/personal-savings-allowance

Complaints Handling Procedure



Our Complaints 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:



Financial Ombudsman
Exchange Tower
Harbour Exchange
London
E14 9SR



0800 023 4567



www.financial-ombudsman.org.uk

Any complaint must be referred to the Financial Ombudsman service within 6 months of the date of our written final response.

Cancellation Procedure



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 form, 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 to 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. The below charges may also apply if the company has no option but to cancel your Claim/s due to your negligence. 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 & PBA Check	Up to £150.00
3	Further Fact Find & Letter Of Complaint	Up to £200.00
4	Claim Process - Correspondence With Bank & Case Management	Up to £250.00
5	Appeal/Financial Ombudsman Process	Up to £300.00
6	Offer Received	Up to Full Service Charge @ 20% + VAT (24%)

Privacy Notice



Overview

This privacy policy sets out how Redhawk Legal Ltd uses and protects any information that you give Redhawk Legal Ltd when you use this website. Redhawk Legal Ltd is committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified when using this website, then you can be assured that it will only be used in accordance with this privacy statement. Redhawk Legal Ltd may change this policy by updating this page. You should check this page from time to time to ensure that you are happy with any changes. This policy is effective from 21.03.2019.

1. Why should you read this document?

During the course of dealing with us, we will ask you to provide us with detailed personal information relating to your existing agreement types, your previous address history and details, your Date of Birth, your credit situation (Your Personal Data). This document is important as it allows us to explain to you what we will need to do with Your Personal Data, and the various rights you have in relation to Your Personal Data.

2. What do we mean by "Your Personal Data"?

Your Personal Data means any information that describes or relates to your personal circumstances. Your Personal Data may identify you directly, for example your name, address, date or birth. Your Personal Data may also identify you indirectly, for example, your employment situation. In the context of providing you with assistance in relation to your Mis sold Financial Agreement/PBA/PBA requirements Your Personal Data may include: • Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity • Employment details, employment history • Bank account details, loans and credit agreement details, personal credit history.

3. The basis upon which our Firm will deal with Your Personal Data

When we speak with you about your Mis sold Agreement/PBA/PBA we do so, on the basis that both parties are entering a contract for the supply of services. In order to perform that contract, and to arrange the service you require, we have the right to use Your Personal Data for the purposes detailed below. Alternatively, either in the course of initial discussions with you or when the contract between us has come to an end for whatever reason, we have the right to use Your Personal Data provided it is in our legitimate business interest to do so and your rights are not affected. For example, we may need to respond to requests from our regulator regarding how we processed your claim, or to make contact with you to seek feedback on the service you received. In conjunction with requests from our regulator, we will use Your Personal data for contractual responsibilities we may owe our regulator Financial Conduct Authority, or for wider compliance with any legal or regulatory obligation to which we might be subject. In such circumstances, we would be processing Your Personal Data in order to meet a legal, compliance or other regulatory obligation to which we are subject.

4. How do we collect Your Personal Data?

We will collect and record Your Personal Data from a variety of sources, our website (www.reclaimmyPBA.com), 3rd party data providers and lead generators who we have carried out Due Diligence on, and who have provided us with information regarding how they collected your data. Further information in relation to how your policy was sold you will provide to us verbally, and any missing information in writing, including email. We may also obtain some information from third parties, for example, lenders to ascertain if they sold you a PBA Policy or PBA policy.

5. What happens to Your Personal Data when it is disclosed to us?

In the course of handling Your Personal Data, we will:

- Record and store Your Personal Data in our 3rd party software provider “Bright Office” and on our computer systems (email, hard drives, and cloud facilities). This information can only be accessed by employees and managers within our Firm and only when it is necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service
- Submit Your Personal Data to your lender, bank, other institutes that may have mis-sold PBA/PBA, 3rd parties to progress the case such as FOS/FSCS, both in paper form and on-line via a secure portal. The provision of this information to a third party is essential in allowing us to progress our financial claim process for you and to deal with any additional questions or administrative issues that lenders and providers may raise.
- Use Your Personal Data for the purposes of responding to any queries you may have in relation to any PBA/PBA claim and to progress it further, or to inform you of any developments in relation to those claims to which we might become aware.
- Obtain your interest in products and services that we may be able to offer or arrange. We will usually ask about your interests in these products in order to gain your consent to future marketing. Where you have an existing relationship with us, we may contact you under our legitimate interests to offer products and services only where we think it reasonable to do so and have carried out an appropriate assessment. You can object at any time from receiving such marketing.
- Administer our site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes.

6. Social Media Platforms

Communication, engagement and actions taken through external social media platforms that our website participates on, are custom to the privacy policies held within each social media platform respectively. Users are advised to use social media platforms wisely and communicate/engage upon them with due care and caution in regard to their own privacy and personal details. Our websites will never ask for personal or sensitive information through social media platforms, and encourage users wishing to discuss sensitive details to contact them through primary communication channels such as by telephone or email. You should be aware that social media sites are likely to be collecting information about what you are doing all around the internet, including on our websites. You are advised before using such social media platforms that you do so at your own discretion and note that the social media platform may track and save your request to share a web page respectively through your social media platform account.

In some cases, these sites will register that you are visiting our website and the specific pages you are on, even if you don't click on the buttons but are logged into their services, like Facebook or Google. You should check their respective privacy policies to find out what they do with your information and to find out how to opt out or delete such information.

7. Sharing Your Personal Data

From time to time Your Personal Data will be shared with: • The Financial Ombudsman Service/ Financial Services Compensation Scheme/Lenders or any 3rd parties involved in the process for reclaiming your mis-sold PBA/PBA. Third parties who we believe will be able to assist us with your application. • Relevant Banks and Lenders responsible for processing your PBA/PBA case. • Payment processing facilities used to accept Credit/Debit card transactions from you for payment of our fees. In each case, your Personal Data will only be shared for the purposes set out in this customer privacy notice, i.e. to progress/complete your mis sold PBA/PBA case. Please note that this sharing of Your Personal Data does not entitle such third parties to send you marketing or promotional messages: it is shared to ensure we can adequately fulfil our responsibilities to you, and as otherwise set out in this Customer Privacy Notice. We do not envisage that the performance by us of our service will involve Your Personal Data being transferred outside of the European Economic Area.

8. Security and retention of Your Personal Data

Your privacy is important to us and we will keep Your Personal Data secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard Your Personal Data against it being accessed unlawfully or maliciously by a third party. We also expect you to take reasonable steps to safeguard your own privacy when transferring information to us, such as not sending confidential information over unprotected email, ensuring email attachments are password protected or encrypted and only using secure methods of postage when original documentation is being sent to us. Your Personal Data will be retained by us either electronically or in paper format for a minimum of six years, or in instances whereby we have legal right to such information we will retain records indefinitely.

9. Website

Our website allows you to complete and submit an online form, to express your interest in our services. We request personal data from you such as your name, telephone number and email address in order that we may contact you about our PBA reclaim services. If you submit your data via the online submission form, your data will be stored securely and used by us to make contact with you about our service.

10. Cookies

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We may use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

11. Your rights in relation to Your Personal Data

You can:

- request copies of Your Personal Data that is under our control
- ask us to further explain how we use Your Personal Data
- ask us to correct, delete or require us to restrict or stop using Your Personal Data (details as to the extent to which we can do this will be provided at the time of any such request)

12. How to make contact with our Firm in relation to the use of Your Personal Data

If you have any questions or comments about this document, or wish to make contact in order to exercise any of your rights set out within it please contact:

Data Controller
info@reclaimmyPBA.com
01792 917 987

If we feel we have a legal right not to deal with your request, or to action it in different way to how you have requested, we will inform you of this at the time. You should also make contact with us as soon as possible on you becoming aware of any unauthorised disclosure of Your Personal Data, so that we may investigate and fulfil our own regulatory obligations. If you have any concerns or complaints as to how we have handled Your Personal Data you may lodge a complaint with the UK's data protection regulator, the ICO, who can be contacted through their website at <https://ico.org.uk/global/contact-us/> or by writing to Information Commissioner's Office, Wycliff House, Water Lane, Wilmslow, Cheshire, SK9

Cancellation Form



Notice of the Right to Cancel

Trader Name & Address:	Redhawk Legal Ltd, 3rd Floor Grove House, Grove Place, Swansea, SA1 5DF
Claimant Name & Reference Number:	

You have the right to cancel this Contract within 14 calendar days without any charge starting on the day that you sign our “Letter of Engagement”. If you terminate this agreement after 14 days, we reserve the right to make a cancellation charge that will reflect the work undertaken by us in pursuit of your claim.

Cancellation can be submitted in writing, by email or phone. Please refer to “Cancellation Procedure” located on Page 14 of this document.

Cancellation Form

(Complete, detach and return this form **ONLY IF YOU WANT TO CANCEL THE CONTRACT**).

I/We hereby give notice that I/we wish to cancel my/our Contract with Redhawk Legal Limited in respect of our Payment Protection Insurance Claim/s or Packaged Bank Account Claim/s.

Signed:	-----	Signed:	-----
Date:	-----	Date:	-----
Address:	-----	Address:	-----
	-----		-----
	-----		-----

Redhawk Legal Ltd
3rd Floor Grove House
Grove Place
Swansea
SA1 5DF

0844 66 90 300*

customercare@redhawklegal.co.uk

www.redhawklegal.co.uk



Redhawk
LEGAL

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