

JMP Partnership is regulated by the Ministry of Justice in respect of claims management. Our M.O.J. ID is 4600. Our registration can be viewed at www.claimsregulation.gov.uk and we are currently the only claims management business on the Isle of Wight registered to carry out recoveries of default/penalty charges. JMP Partnership is also registered with the Information Commissioners Office in respect of the handling of personal data and our ICO registration number is Z9884772.

By signing this contract you are agreeing to pay a fee to JMP Partnership. The fees for our service are as follows.

1. Our standard fee is 30% of whatever we recover for you, however:
2. If you pay your own court costs if and when the time comes to issue proceedings we offer a **5% reduction in that fee,**
3. **AND** if you pay our fees within 7 days of the funds being in your account, we offer a further **5% 'early payment discount'** in our fees.

Fee example: If we pay ALL your court fees and you pay us within 7 days of having the recovery in your account, you will only pay JMP Partnership 25% of the total recovery.

The only fee you may be asked to pay initially is the £10 fee the banks charge to produce all your statements, where appropriate. The £10 fee covers all the accounts and business you have with that particular financial institution. It is not £10 per account. The statements will be sent to the account holder's address and when they arrive **you should forward them to us without delay.**

Once we have put all the charges onto a spreadsheet, and calculated the interest we will be seeking in addition to the charges, we will, the same day send a final demand to the bank or card provider giving them 7 days to refund the amount sought or we will issue proceedings. In almost every case we will have to file court action on your behalf in order to ultimately recover what we seek. Some banks, credit card companies etc make offers to settle without court action but you will, in our experience, recover much more if we issue proceedings. Once proceedings have been issued, all the court papers will come to you and **you MUST FORWARD that to us as soon as you receive it.** If you fail to pass on important documents and letters we will not be liable for any adverse events that result in your failure to comply with this instruction. You can post or hand deliver to our address any documents or letters about your claim. You can phone us anytime between 9am and 6pm Monday- Friday and 10am -12 noon on Saturday.

IMPORTANT: CHANGE OF MIND CLAUSE: As soon as you return these documents we will start doing a significant amount of work on your behalf. This work is time consuming and expensive. If after instructing JMP Partnership to act, you withdraw that instruction, you will owe JMP Partnership a set fee of no less than £50 for work up to and including getting statements, no less than £100 once those statements have been processed and the charges identified and no less than £250 if we have issued court proceedings, plus any money we have paid on your behalf, such as court fees. As at 18.1.08 we have helped more than 250 people recover more than £500,000 and we have never had to enforce this clause. Please be patient, your bank is not going to rush to pay this money back. It will be quite a battle, but we have NEVER lost a claim yet.

Time Frame

If you, like 90% of our clients, do not have all your statements, it will take us up to 40 days to get those statements sent to you from your bank etc. **AS SOON AS THEY ARRIVE PLEASE SEND THEM OVER TO US.** Then we give the bank 7 days to pay up before we issue court proceedings. Once a County Court claim is filed the defendant has 14 days from the date of service to file an (AOS) Acknowledgement of Service. If they do file this acknowledgement, they get an additional 14 days to file a defence. [In approximately 15% of our client's cases, the bank or credit card company etc fails to file either the AOS or a defence on time. If they do you will have a county court judgement against them and they will usually pay that judgement within 14 days.] If they do file AOS and defence, the claim will be transferred from the Bulk Court Centre in Northampton where we file all our client's claims to the court closest to where you live, more often than not Newport. In due course, anytime between a week and the day of the hearing, the defendant will contact us in order to settle the claim. In some cases they will contact YOU, the client direct. If so please speak to us before you sign any settlement agreement. Once the settlement is agreed we will send you a document to sign to discontinue your claim with the court and send you our invoice. **Our invoice is payable within 7 days of the funds being in your account if you wish to take advantage of our 'early payment discount'.** All settlements are paid to **the clients account**, unless the account is closed in which case we can have the settlement paid to another account in the account holder's name. If you do not have an account that can receive the settlement we can receive it for you and pay you cash. This is only possible where the account is closed.

Declaration

I / WE UNDERSTAND THAT BY SIGNING THIS STATEMENT WE ARE AUTHORISING JMP PARTNERSHIP TO START RECOVERY PROCEEDINGS AGAINST THE COMPANIES LISTED OVER. I UNDERSTAND THAT I / WE WILL OWE A % OF THAT RECOVERY TO JMP PARTNERSHIP AS DESCRIBED ABOVE. I / WE AGREE TO PAY THAT FEE TO JMP PARTNERSHIP WITHIN 7 DAYS OF THE RECOVERY BEING IN MY / OUR ACCOUNT. I / WE HAVE READ THE ABOVE AND UNDERSTAND.

If joint accounts both signatures please

SIGNED..... SIGNED.....

PRINT NAME..... PRINT NAME.....

DATED..... DATED.....

DON'T FORGET, £10 CHEQUE PAYABLE TO EACH COMPANY IF WE NEED TO REQUEST COPIES OF YOUR STATEMENTS.