

## Plevin Litigation Claim Pre-Sign-Up Guidance Note

This summary explains what you are signing up to.

We at Keller Postman UK Limited understand that the documents are long, but we have tried to make these as simple to understand as possible.

Details about our firm can be found on our website here: [www.kellerpostman.co.uk](http://www.kellerpostman.co.uk)

What you are signing up to with us:

**Plevin Litigation Claim.** Following a review of your financial documentation provided by the Lender **we have identified that you have not received a full refund!**

Following a Court Judgment in the County Court at Manchester in June 2018, we hope to bring a claim on your behalf against your lender which mis-sold your PPI policy, and although at this stage there is no guarantee that it will succeed, we are optimistic that it appears that there is a good case to be made against them.

**No Win, No Fee Guarantee.** We act on a “no win, no fee” arrangement. This means that you don’t have to pay any money up front for us to pursue your claim. If we are successful in bringing your claim, then our fees for acting for you will be deducted from the compensation recovered for you. Our **success fee is 40.0% (excluding VAT)** of any compensation that we recover for you plus certain limited expenses (which are set out fully in the documents which follow).

We will investigate whether your PPI refund has been miscalculated and to what extent. If we believe your claim has enough merits, we will progress it through to making a claim, including (if necessary) County Court proceedings.

**If the claim is not successful, you will not have to pay us anything.**

**You are agreeing to become our client.** By signing the following documents, you are agreeing to become our client.

**Letter of Authority, Client Declaration & Damages Based Agreement.** The Letter of Authority & Client Declaration allows this firm to act on your behalf and to request key documents from your lender. The Damages Based Agreement explains that we will represent you on a “no win, no fee” basis.

**Client Engagement Letter and Terms of Business.** These documents explain your relationship with us and provide details about your rights as a client and what we will do as your solicitor in relation to this claim.

*Please read these legal documents carefully.*

## LETTER OF AUTHORITY

To: {Lender}

Our Ref: {Ref}

Client(s) Name(s)	
Date(s) of Birth	
Address	
Address when account opened if different to above	

I/hereby confirm and authorise Keller Postman UK Limited and their agents to act on my/our behalf in relation to all aspects of the above referenced account(s) together with any associated and/or linked agreements including, but not limited to:

1. Making any requests for information/documentation, whether under the Consumer Credit Act 1974, the Data Protection Act 2018 and the General Data Protection Regulation (EU) 2016/679 (“GDPR”).
2. Authorising you to release all information/documentation as and when it may be requested by Keller Postman UK Limited and their agents.
3. Making and responding to any claim(s) on our behalf.

I/We confirm that this Letter of Authority authorises and requests you to deal directly with Keller Postman UK Limited and their agents on my/our behalf, and to provide all information requested.

	Client One	Client Two
Signature		
Date		

## CLIENT DECLARATION

Client Name(s): {Title} {Firstname} {Surname}

Our Ref: {Ref}

- I confirm that I have received, read and understood the whole of your Letter of Engagement, which included your Terms of Business and Client Care documentation and agree and abide to its contents.
- Considering the evidence I provide throughout the course of this claim, I would ask the Court to assess my compensation based upon my statement and evidence as furnished by my legal representative; Keller Postman UK Limited.
- Unless I write to you the contrary, I authorise Keller Postman UK Limited to liaise with SpectraLegal and Markel International Insurance (if either or both firms are applicable) to share information required to progress the funding of my claim.
- I fully understand the SpectraLegal and Markel International Insurance products.
- I provide my express authority for Keller Postman UK Limited to commence legal proceedings on my behalf at their discretion unless I have advised to the contrary.

	Client One	Client Two
Signature		
Name		
Date		

## PLEVIN LITIGATION: DAMAGES BASED AGREEMENT FOR LEGAL SERVICES AND FEES

### This Agreement including its Schedules is the “DBA”

This DBA is a binding legal contract between you and us, Keller Postman UK Limited. Before You sign, please read everything carefully. If You have any questions regarding this DBA or wish to have anything clarified, please let us know before signing.

If You exercise your right to cancel this DBA (see Schedule 3) within the 14 day time limit, You will not be bound by this DBA.

This DBA becomes legally binding on the date You sign it.

#### THE PARTIES TO THIS DBA:

- (1) **You**, (“You”, “Your”); and
- (2) **Keller Postman UK Limited** of 81 Chancery Lane, London, England, WC2A 1DD (“KL”, “We”, “us”, “Solicitors”)

#### BACKGROUND

This agreement is a Damages-Based Agreement within the meaning of section 58AA of the Courts and Legal Services Act 1990 and the Damages-Based Agreements Regulations 2013 (SI 2013/609).

#### DEFINITIONS

In this DBA, unless the context otherwise requires, the following words and expressions have the following meanings:

<b>“Adverse Costs”</b>	means the portion of the Defendant's fees and expenses that it has incurred in relation to the Proceedings that are ordered by the court or agreed between the parties to be paid by you to the Defendant or its Affiliates;
<b>“Affiliate”</b>	means, in relation to a specified person, any person who controls, or is controlled by, or is under common control with, or has a close connection with, that specified person;
<b>“ATE Insurance”</b>	means the contract of after-the-event insurance between you and the ATE Insurer to cover certain liabilities of yours in respect of the Claim, including Adverse Costs and certain Expenses;
<b>“ATE Insurer”</b>	means such provider of after-the-event insurance approved by us and the Investor;
<b>“Claim(s)”</b>	means Your claim against the Defendant in the Litigation;
<b>“Costs”</b>	our charges for the time We and Counsel have spent on Your Claim, calculated at the hourly rates referred to in Schedule 1 as varied from time to time, plus VAT;
<b>“Counsel Fees”</b>	means fees charged by Counsel engaged by us to conduct Proceedings in respect of the Claim;

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<b>"Damages"</b>	means all amounts of money or the value of any goods, services or benefits, recovered or received by you as a result of Success in the Proceedings and/or Settlement and shall include statutory and other interest and be the gross amount prior to any set-off or counterclaim exercised by the Defendant and prior to any deduction for taxes. Under this contract, Damages shall exclude Recovered Costs;
<b>"DBA payment"</b>	means the percentage of the Damages you hereby agree to pay to us, as set out in Schedule 2 to this Agreement;
<b>"Defendant"</b>	<b>means the Creditor/Lender and any other party against whom you issue proceedings in the Claim or in claims heard with the Claim or any one or more of them;</b>
<b>"Disbursements"</b>	<b>means sums we have had to pay out as disbursements, plus VAT if applicable, to progress the Litigation, but excluding any counsel's fees;</b>
<b>"Expenses"</b>	means any disbursements that are incurred on your behalf in connection with the Proceedings within the meaning of "expenses" in The Damages-Based Agreements Regulations 2013. For the avoidance of doubt, Expenses do not include our Fees or Counsel Fees;
<b>"Fees"</b>	means the legal fees we would charge, to represent you under a time based retainer applying our respective hourly billing rates. Fees are utilised for the purpose of calculating and seeking recovery of our legal fees from the Defendant by way of Recovered Costs;
<b>"Finally"</b>	means that your opponent:  (a) is not allowed to appeal against the court decision or Settlement; (b) has not appealed in time; or (c) has lost any appeal
<b>"Investment Agreement"</b>	means the agreement (if any) entered into between us and the Investor under which the Investor has agreed to pay certain Expenses and other amounts incurred by us in connection with the Proceedings;
<b>"Investor"</b>	means SpectraLegal Finance 3 DAC or any of its Affiliates;
<b>"Investor Fee"</b>	means the fee payable by us under the terms of the Investment Agreement (if any) in an amount equal to 7.5% of the amount of Damages and Recovered Costs (excluding amounts recovered in respect of Expenses);
<b>"Litigation"</b>	the pursuit of a claim by You against the Defendant arising out of the alleged payment of undisclosed commission in respect of a Payment Protection Insurance taken out by you to the Defendant;
<b>"Litigation Funding Investment"</b>	means any amounts invested by the Investor in respect of your Claim through the funding of certain Expenses and the court issues fees, hearing fees and any other court related fees;
<b>"Lose"</b>	means any situation in which You do not Win;

"Proceedings"	means any legal proceedings issued on your behalf in relation to the Claim;
"Recovered Costs"	means all amounts paid or payable to you or us, or any person on their behalf, by the Defendant (or any related party) on account of:  (a) our Fees; (b) Counsel's Fees; and/or (c) Expenses,  or, if a Settlement is agreed that fails to allocate the amount of the Settlement or compromise to such items, an amount equal to an order for Recovered Costs that a court might reasonably have been expected to make in the Claim as determined by counsel, acting reasonably, or by an experienced costs lawyer agreed between the parties;
"Renewal Fee"	means the renewal fee payable by us under the terms of any Investment Agreement should your Claim extend beyond twelve (12) months after the Investor's initial investment in your Claim in an amount equal to 10% per annum on the amount the Investor invests in your Claim such additional amount will begin to accrue from the first anniversary of the initial investment;
"Settlement"	means an agreement between you and any Defendant, or any of their Affiliates, in settlement of the Claim, whether in the Proceedings or otherwise. This shall include any waiver or compromise of the Proceedings against a Defendant;
"Success "	means your Claim is finally decided in your favour, whether by a court decision or Settlement or in any way that you derive benefit from pursuing the Claim;
"VAT"	<b>Value Added Tax;</b>
"Win"	You achieve Success.

#### OUR SERVICES

1. **This DBA (including its schedules) will apply to all legal services provided by us to You from the date of this DBA in relation to Your Claim, save for those legal services referred to in clause 15 below.**
2. **This DBA (including its schedules), together with our Letter of Engagement and Terms of Business will form the entire contract between us in respect of the legal services that We will provide to You in respect of Your Claim.**
3. **We agree to act for You under this DBA in providing all legal services to You up to and including the trial or earlier settlement of Your Claim. This does not include any appeal made by any of the parties.**

#### OUR RESPONSIBILITIES

4. **We must:**
  - a) **always act in the best interests of You, subject to our duty to the court;**
  - b) **explain to You the risks and benefits of taking legal action and the risks and benefits of continuing the Litigation;**
  - c) **give You our best advice about whether to accept or make any offer of settlement; and**
  - d) **give you the best information possible about the likely Costs of the Litigation.**

#### YOUR RESPONSIBILITIES

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5. **By entering into this DBA, You agree and understand the importance of giving us all the true facts and being totally honest with us. If You are not truthful with us that could invalidate Your Claim and harm your interests in the Litigation.**
6. In particular, You will use best endeavours to give us all the information We reasonably ask You for, which could help us in working on and advancing Your Claim. This may include letters, documents and e-mails related to Your Claim.
7. We will need Your full co-operation in order to perform our services under this DBA. This includes You:
  - a) **giving us instructions that allow us to do our work properly, listening carefully to our advice and acting reasonably and commercially during the pursuit of Your Claim;**
  - b) consulting with us before making any contact with or having any discussion or correspondence with the Defendant or their lawyers concerning any aspect of Your Claim;
  - c) not abandoning, withdrawing or discontinuing Your Claim or any part of Your Claim against our advice;
  - d) engaging constructively with the Defendant to resolve Your Claim, including but not limited to, mediation, negotiation and written settlement exploration if appropriate and notifying us immediately if You receive an offer of settlement, orally or in writing, from or on behalf of the Defendant;
  - e) not settling Your Claim (or any part of it) without our consent such consent not to be unreasonably withheld having regard to our duty to act in Your best interests;
  - f) following our reasonable advice;
  - g) not causing or contributing to a conflict of interest arising that would prevent us from continuing to act on Your behalf in relation to Your Claim.

#### **RECOVERY OF DAMAGES**

8. You agree to hold all Damages and Recovered Costs as trust property on bare trust absolutely for the benefit of us, you, the ATE Insurer and the Investor to the extent of each of our respective interests in such amounts as described in this Agreement. You also agree to hold any proceeds from the ATE Insurance in respect of any Litigation Funding Investment paid by the Investor as trust property on bare trust absolutely for the benefit of the Investor.
9. You hereby give irrevocable instructions that all Damages and Recovered Costs are to be paid directly into our client account. Following the receipt of any such Damages and Recovered Costs, we will apply such amounts in the following order of priority:
  - a) firstly, to the Investor in respect of amounts due (if any) under any Investment Agreement;
  - b) secondly, to the ATE Insurer in respect of the premium due under the ATE Insurance;
  - c) thirdly, to us in respect of the DBA Payment and Recovered Costs (after making the payments to the Investor referred to in Clause 9(a); and
  - d) fourthly, to you in respect of the balance of the Damages.
10. If there is no Success in the Proceedings, you irrevocably instruct us that any amounts recoverable under the ATE Insurance (to the extent such amounts have not been paid directly to the Investor by the ATE Insurer) are to be paid directly into our client account to be applied by us as follows:
  - a) firstly, to the Investor in respect of amounts due (if any) under any Investment Agreement; and
  - b) secondly, to meet any other Expenses payable by you in accordance with the terms of this Agreement.

#### **LEGAL SERVICES NOT COVERED BY THIS AGREEMENT**

11. **Any** procedures for the assessment of the Costs and Expenses that may be due to You, or due to the Defendants, are not covered by this DBA. Or any Counterclaim made against you.

#### **OUR CHARGES – THE DBA PAYMENT**

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12. We have agreed to charge you based on a percentage of the Damages recovered by you as a result of Success. **The** amount of this payment is called the DBA Payment. This is the only payment you will make to us for our work. It is only payable if there is Success.
13. The DBA Payment is reduced by any Fees or Counsel Fees that have been paid or are payable by the Defendant by way of Recovered Costs so that you only pay the DBA Payment net of those sums. We are entitled to retain any Recovered Costs which are paid to you or to us by the Defendant or any Affiliate.
14. Even though we have agreed to charge for our work on the basis of a DBA, it is necessary to explain how our Fees and Counsel Fees are calculated for the purposes of claiming Recovered Costs from the Defendant. Details of our Fees and Counsel Fees are set out in Schedule 1 to this Agreement.
15. The percentages that will be applied to calculate the DBA payment and the reasons for the same are set out in Schedule 2.

#### **EXPENSES**

16. You will be liable for Expenses regardless of whether there is Success. However, you will only be liable to pay Expenses at the conclusion of the Proceedings to the extent that:
  - a) such Expenses have not been paid or are not payable by another party to the Proceedings by way of Recovered Costs; or
  - b) such Expenses have not been paid by the ATE Insurer under the terms of the ATE Insurance.
17. Certain Expenses may be paid by the Investor during the course of the Proceedings pursuant to the funding arrangements described in Clauses 18 to 20 (*Litigation Funding*). If there is no Success in the Proceedings, you agree and accept that those Expenses will be satisfied from the proceeds of the ATE Insurance and the ATE Insurer will pay those proceeds directly to the Investor.

#### **LITIGATION FUNDING**

18. While we are content to share the risk of the Proceedings with you by agreeing to act on the basis of a DBA, the complexity, cost and the risk of delays, and possible failure, to achieve Success are considerable.
19. In return for the Investor's agreement to provide any Litigation Funding Investment, we have agreed to make the following payments to the Investor:
  - c) if there is Success, the Investor will be entitled to receive an amount equal to the Litigation Funding Investment it has provided under the Investment Agreement, the Success Fee and any Renewal Fee that has accrued; and
  - d) if there is no Success, the Investor will be entitled to receive an amount equal to the Litigation Funding Investment it has provided under the Investment Agreement.
20. The amounts payable to the Investor under any Investment Agreement, and described above, are paid from the DBA Payment and Expenses that are payable to us under the terms of this Agreement and therefore the total amount payable by you will not increase as a result of any payments we have agreed to make to the Investor.

#### **TERMINATING THIS AGREEMENT**

##### ***Termination by You***

21. You may have a right to cancel this DBA using (if you choose to) the method under Schedule 3 of this DBA. If you do so within the 14 day time limit, You will pay nothing.



22. Subject to You complying with Your responsibilities (including but not limited to clauses 5-7) You are free to end our services before Your case is completed by providing us with written notice of termination. If You do, You agree to immediately pay all Expenses incurred by us (irrespective of whether You go on to Win or Lose); and which You have not already paid. You also agree to pay us the DBA payment if You go on to Win Your Claim.
23. In the event that You end our relationship You agree to keep us regularly informed of the progress of Your Claim and You irrevocably agree to instruct any new solicitor that You appoint to provide us with regular information on request as to the progress of the Your Claim and answer such reasonable queries as We may raise on a timeous basis. You are obliged to immediately notify us in writing of any monies received, and to give irrevocable instructions to Your new solicitors to hold the DBA payment on trust for us in a designated client account and give us confirmation of the same.
24. You irrevocably agree that the DBA payment takes priority over any other payment obligations You may have under any additional funding agreement or DBA arising out of Your Claim.

#### **Termination by us**

25. We are free to withdraw our services at any time if We have good reason. For example, We may withdraw our services:
  - a) if You do not keep to Your responsibilities under this DBA (including but not limited to clauses 5-7) or become insolvent; or
  - b) if We reasonably believe You are unlikely to Win, or the likely recovery would be insufficient to justify the further fees and Expenses (for the avoidance of doubt including in circumstances in which an appeal is brought by one or more of the Opponent(s)).
26. If We withdraw our services then save as set out hereafter, You agree to pay any outstanding Expenses immediately, and, if You go on to Win Your Claims You also agree to pay the DBA payment. You will not be liable for the DBA payment if our reason for terminating this DBA is that You rejected our recommendation to discontinue the Claim.
27. We would also have the right to withdraw our services if We learned of a conflict of interest that would make it unethical for us to continue to act for You. If We have to withdraw our services for You because of a conflict of interest, You would have to pay all outstanding Expenses up until the time We stopped acting for You and, if You go on to Win Your Claims, the DBA payment. However, if these circumstances were not caused or contributed to by You then the DBA payment will be calculated by reference to the hourly rates as set out in Schedule 1 and will be capped at no more than the amount of the Costs up to the date We withdraw our services (or capped at the DBA payment if lower).

#### **CONFIDENTIALITY**

28. The conduct of the Proceedings will require us to disclose information about you and your Claim to the Defendant's lawyers and the court. But unless we need to share this information as part of our work, all information you give us will be kept confidential by us.
29. It will be necessary for us to share information with the Investor in connection with the funding (if any) it has agreed to provide to us in connection with the Proceedings, and its advisers and you agree to us sharing information about you and your claim with the Investor (and its advisers) to the extent that we are required to do so in order to comply with any investment agreement between us and the Investor.
30. We will take reasonable steps to make sure that anybody who receives confidential information from us about you or your Claim agrees to maintain the confidentiality and privilege of this information.
31. The success of your Claim depends in part on you also keeping exchanges confidential. You agree not to disclose any information about your Claim to a third party before discussing it with us first.

#### **DISPUTE RESOLUTION**

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32. This DBA shall be governed by the laws of England and Wales and You agree to submit any dispute in connection with or arising from this DBA to arbitration by a Queen's Counsel or retired High Court Judge to be nominated by us and in the absence of such nomination, to be nominated by the Chairperson for the time being of the Chancery Bar Association. In the event that an issue or dispute is referred to arbitration the matter shall be finally determined by one arbitrator under the Arbitration Act 1996. The seat of the arbitration shall be London.

#### **ASSIGNMENT**

33. Neither party may assign or transfer any of their rights or obligations under this DBA without prior written approval from the other party to this DBA, such approval not to be unreasonably withheld.

#### **SEVERABILITY**

34. If any of the provisions (including compliance with the Damaged Based Agreements Regulations 2013 (SI 2013/609)) in this DBA is found by a Court, arbitrator, tribunal or other competent jurisdiction to be void or unenforceable, such provision shall be deemed to be deleted from this DBA and the remaining provisions of this DBA shall continue in full force and effect. If any provision or part-provision of this DBA is deemed deleted under this clause, the parties shall negotiate in good faith to agree a replacement provision that, to the greatest extent possible, achieves the intended commercial result of the original provision.

#### **ASSESSMENT OF OUR INVOICE**

35. You acknowledge and agree that this DBA is not a Contentious Business Agreement within the terms of the Solicitors Act 1974. You have the right to ask the court to assess our Costs (and any Disbursements or Expenses charged) by making an application for an assessment of our bill. Your right to have an assessment diminishes with time (beginning on the date We send You a final bill) and You should refer to s.70 of the Solicitors Act 1974 or seek independent advice if You wish to have our fees assessed.

#### **STATEMENT OF TRUTH**

36. If it is necessary to issue proceedings in the County Court, we need to sign a Statement of Truth on your behalf to confirm that the information / documentation you provided to your claims management company and which will be put into your Particulars of Claim is truthful and honest. Please note below the Statement of Truth we will sign on your behalf in which you would be known as the Claimant:

The Claimant believes that the facts stated in these Particulars of Claim are true. The Claimant understands that proceedings for contempt of court may be brought against anyone who makes, or causes to be made, a false statement in a document verified by a statement of truth without an honest belief in its truth. I am duly authorised by the Claimant to sign this statement.

By signing this document, you confirm that you have read and understood the Statement of Truth, and authorise this firm to issue proceedings and sign the Statement of Truth on your behalf.

#### **EXECUTION BY THE SOLICITORS AND BY YOU**

In making this DBA available for signature, We are making an offer capable of acceptance by You.

Signed:



Matt Cutlan, Chief Operating Officer, On behalf of Keller Postman UK Limited

**YOUR AGREEMENT TO THIS DBA**

You may wish to take independent legal advice about the DBA before entering into the DBA.

If You are satisfied with this DBA, please sign below

If there is anything You do not agree with, or if there is anything You would like to discuss before signing, please write to or call us.

BY ELECTONICALLY SIGNING THIS PAGE YOU ARE AGREEING TO BE LEGALLY BOUND BY THE TERMS OF THIS DBA INCLUDING THE OBLIGATION TO PAY THE DBA PAYMENT.

**MAKING THIS AGREEMENT LEGALLY BINDING**

In signing and making these documents available for signature, Keller Postman UK Limited is making an offer that You accept by signing electronically.

Signed:



On behalf of Keller Postman UK Limited

**SIGNATURE BY YOU**

I am now signing to confirm that I agree to be bound by this contract. I understand that these documents are enforceable individually, so that if one is found to be unenforceable, that does not affect the enforceability of any of the other documents that I have agreed to.

{Signature}

{SignatureDate}

{Title} {Firstname} {Surname}

{Ref}

## Schedule 1 – Calculation of Costs

- A. Under this DBA if You Win You pay us the DBA payment. However if You Win You may be entitled to recover Costs and Expenses from Your Opponent(s) and those Costs will be calculated by reference to the amount of time spent working on Your case by all of the lawyers involved but cannot exceed the DBA payment.
- B. Our hourly fees are currently as set out below. These rates will be used to calculate the Costs and Expenses that may be claimed from Your Opponent(s) although unless the parties agree the amount of Costs and Expenses payable by Your Opponents the Court will determine the amount of the same and may only allow lower rates.

Grade of fee earner	Hourly Rate
Solicitors and legal executives with over 8 years litigation experience	£390
Solicitors and legal executives with at least 4 years litigation experience	£340
Other solicitors and legal executives and Costs lawyers of equivalent experience	£290
Trainees, paralegals and fee earners of equivalent experience	£190

- C. The above rates are exclusive of VAT which if payable will be added at the relevant rate (currently 20%).
- D. The above rates may be varied from time to time, which will usually be from 2<sup>nd</sup> January each year. You will be notified of any increase in the said rates.

## Schedule 2 – Level of DBA payment percentage

The level of the DBA payment percentage is set at 40% (forty percent) excluding VAT but including counsel’s fees.

Taken together, each of the reasons set out below go to the level of the percentage applied to calculate the DBA Payment:

- A. Your Claim is against a well-resourced defendant(s) that is likely to vigorously resist the Claim.
- B. The Litigation involves a significant degree of litigation risk and uncertainty as to the outcome.
- C. We have the responsibility of making a substantial financial up-front and ongoing investment in, and commitment to, the Litigation and in Your Claim, including Expenses and the Costs of counsel, which could extend for a relatively long period of time.
- D. From the DBA payment, We will be liable to pay counsel’s fees and there are scenarios in which even upon success We would receive payment for our work far below our standard hourly rates.

## Schedule 3 – Notice of the Right to Cancel

- A. You have the right to cancel this contract within 14 days, without giving any reason.
- B. The cancellation period will expire after 14 days from the day of the conclusion of the contract.
- C. To exercise the right to cancel, you must inform Keller Postman UK Limited at 81 Chancery Lane, London, WC2A 1DD, email address: [client.service@kellerpostman.co.uk](mailto:client.service@kellerpostman.co.uk) of your decision to cancel this contract by a clear statement (e.g. a letter sent by post or email). You may use the below model cancellation form, but it is not obligatory.
- D. 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.

.....

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

To The Client Service Manager, Keller Postman UK Limited at 81 Chancery Lane, London, WC2A 1DD

I hereby give notice that I wish to cancel the Damages Based Agreement with Keller Postman UK Limited.

Name .....

Address .....

Date .....

**Our Ref:** {Ref}