

## WHAT YOU NEED TO DO

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- Please **READ** and **RETAIN THIS DOCUMENT**, including the **TERMS OF ENGAGEMENT (TOE)**
  - Complete the **MISSOLD IVA LETTER(S) OF AUTHORITY (LOA)**
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## WHAT WE WILL DO

- Conduct a review to identify whether you have a potential Missold IVA Claim, by issuing a Subject Access Request (SAR) to your Insolvency Practitioner/Supervisor(s). Within the SAR we request that your Insolvency Practitioner/Supervisor(s) provides copies of all documentation relevant to the onboarding, formalisation and operation of your IVA as this aids us in determining whether you have a potential case.
- Upon receipt of information from your Insolvency Practitioner/Supervisor(s), we will review all of the documentation to assess your eligibility to make a claim, against our in-house criteria as well as our legal partners criteria.

Where we identify a potential Missold IVA Claim, we will issue you with a Legal Pack(s) that introduces you to our Legal Partners and contains

- a copy of their Instruction Document. By completing the Instruction Document you provide instruction for the Legal Partner to proceed with a Missold IVA Claim on your behalf.
  - Once Missold IVA receives a completed Instruction Document, we refer your Claim(s) to the Legal Partner, by passing your personal data including contact details, SAR information and any other information relevant to your Claim to them. Where required, Missold IVA will provide ongoing administrative support to the Legal Partner to help with your Missold IVA Claim.
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## WHAT WILL THE LEGAL PARTNER DO?

- The Legal Partner will charge a Fee(s) for any successful Missold IVA claim of up to 40% plus VAT of any settlement refund(s) offered by your Insolvency Practitioner/Supervisor(s) or an insurance company on their behalf.
  - They will prepare and submit a Letter of Claim to your Insolvency Practitioner/Supervisor(s), who will have a fixed time to respond. It is not uncommon for your Insolvency Practitioner/Supervisor(s) to initially defend your Claim. If this happens, the Legal Partner may submit your Claim to Court. The Legal Partner will keep you updated throughout this process.
  - The Legal Partner will negotiate with your Lender(s) on your behalf throughout your Claim(s). They will let you know if your Lender(s) makes an offer(s) of Compensation and provide advice on whether any offer is fair.
  - Most Claim(s) will be settled without you having to appear in Court. But, if your case does go to Court, the Legal Partner will support you through the process and will arrange for you to be represented at any hearing.
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## FEE(S)

- There is no charge for the Missold IVA case review.
  - The Legal Partner will charge a Fee(s) for any successful Missold IVA Claim of up to 40% plus VAT of any settlement refund(s) offered by your Insolvency Practitioner/Supervisor(s) or associated insurance companies.
  - An additional Fee(s) may also apply, dependant on the Legal Partner. All Fees will be outlined in the Legal Pack and the Legal Partner's Instruction Document.
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## YOUR RIGHT TO CANCEL

- You do not need to use a claims management company to assess your eligibility for a Missold IVA Claim. You are free to seek advice elsewhere and are able to proceed with your Claim directly through an alternate solicitor.
  - You may cancel this service at any time, at no cost to you by informing us of your decision:  
BY LETTER: Missold IVA, 109 Bancroft, Hitchin, Hertfordshire, SG5 1NB  
BY EMAIL: [claim@missoldiva.org.uk](mailto:claim@missoldiva.org.uk)
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## IS THERE ANYTHING ELSE YOU SHOULD KNOW?

- We receive payment(s) from the Legal Partner for any Plevin PPI Claim(s) which we refer to them. This payment(s) is made directly to us from the Legal Partner and is not an extra cost to you
- Whilst there have been many successful litigated Plevin PPI Claims in recent years, the Legal Partner cannot guarantee the success of your Plevin PPI Claim(s). They will make every effort to ensure that you receive any Compensation due for your Plevin PPI Claim(s), however, there is the chance that your Claim(s) could proceed to a Court Hearing and not achieve the outcome you, or they hope for.