

Terms of Business

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1. Sea Green Law Ltd

1.1 Sea Green Law Ltd ('the Firm') is constituted as a Limited Company, registered in England and Wales with company number 11572587. The Firm's details are as follows:

- (a) Registered office: 2 Webbs Court, Buckhurst Avenue, Sevenoaks, Kent, TN13 1LZ
- (b) Phone number: +44 (0) 20 7193 9448
- (c) Email: ted.graham@seagreenlaw.com
- (d) Website: www.seagreenlaw.com

- (e) Value Added Tax ('VAT') number: 308 1985 89
- (f) Authorised and Regulated by the Solicitors Regulation Authority (SRA) under identity number: 65 38 95.

1.2 In these Terms of Business all first-person terms such as 'we', 'us' and 'our' refer to the Firm and not to any Director, Consultant or Employee personally or to any combination of Directors, Consultants or Employees collectively. By entering into this Contract, you are entering into a contract with the Firm and not with any Director, Consultant or Employee personally or with any combination of Directors, Consultants or Employees collectively. The fact that an individual Director, Consultant or Employee signs in his or her own name any letter or other document in the course of carrying out his or her work does not mean he or she is assuming any personal legal liability for that letter or document. No reference to a 'Partner' is to imply that any person is carrying on business with others in partnership for the purposes of the Partnership Act 1890.

1.3 We are bound by various professional rules of conduct (contained within the SRA Handbook) which can be viewed at www.sra.org.uk/handbook or by writing to 'Solicitors Regulation Authority, The Cube, 199 Wharfside Street, Birmingham, B1 1RN' or calling the Solicitors Regulation Authority's contact centre on 0370 606 2555 (inside the UK), 08:00 to 18:00, Monday, Wednesday, Thursday and Friday or 09:30 to 18:00 on Tuesday.

1.4 The SRA Indemnity Insurance Rules, in force from time to time, require us to take out and maintain Professional Indemnity

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Insurance with participating insurers. Information about the compulsory layer of Professional Indemnity Insurance we carry, including the contact details of our insurers and the territorial coverage of our insurance, are available in hard copy at our registered office or you can contact us using the details set out in clause 1.1 to request this information.

2. Terms of Business

2.1 These Terms of Business may not be varied unless agreed in writing and signed by a Director. They should be read in conjunction with our Client Care Letter which sets out the basis on which we act for you and any documents referred to in that letter. Together these form the 'Contract' between us relating to each matter on which we advise you.

2.2 These terms, including the limits on our liability in clause 12, shall apply to all work done by us for you (and any work to be done in the future) unless we otherwise notify you in writing.

2.3 If any term of this Contract is inconsistent with our legal obligations under the relevant laws, then the relevant laws shall apply instead of those terms.

3. Excluded Advice

3.1 We do not advise on the laws and regulations of jurisdictions other than England and Wales (which for these purposes includes the law of the European Union as applied in England and Wales).

3.2 We are not qualified to give any taxation advice in any form and you should take the professional advice of a taxation accountant or your own accountant. If you authorise us to proceed with the transaction, we will proceed on the basis you have sought appropriate professional

advice. If you wish us to help you appoint an appropriate accountant, please ask.

3.3 We do not advise on competition law, nor do we provide financial advice generally, or comment upon the commercial viability of any transactions upon which we advise.

4. Your Duty to Retain and Preserve Documents

4.1 If now, or at any time in the future, any matter on which we act for you is the subject of formally contested proceedings, whether in the courts or arbitration, you will almost certainly have to disclose documents, including electronic documents, relevant to the matter. You should ensure that you do not destroy or allow to be destroyed any documents that relate to such matter in any way (however slight you believe the connection may be), as your position in such proceedings could be seriously compromised if you do so.

5. Copyright

5.1 Unless we agree otherwise, all copyright which exists in the documents and other materials that we create whilst carrying out work for you will remain our property. You have the right to use such documents and materials for the purposes for which they are created, but not otherwise.

5.2 If you use such documents for any purpose other than that for which they were created, we are not responsible to you for any losses that you may suffer as a result.

5.3 Unless otherwise required by law or court order, you agree not to make our work, documents or materials available to third parties without our prior written permission. Our work is undertaken for your benefit alone and we are not responsible to third parties for any aspect

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of our professional services or work that you make available to them.

6. Client Satisfaction

6.1 We operate strict client care and quality policies and always aim to provide you with the highest level of legal expertise and to be available, approachable, understandable, prompt and courteous.

6.2 We will keep you informed about all important developments in your case and we will respond to your letters, emails and telephone calls promptly and efficiently.

6.3 The majority of our clients are very happy with the service we provide them, but in the event that you have any cause for concern, including about a bill, then please be aware that you are entitled to make a complaint, and that you can do so by contacting our designated complaints handler, Ted Graham, who is a Director of the Firm (telephone: +44 (0) 20 7193 9448). We take all feedback from clients seriously and operate a Complaints Handling Procedure, a copy of which is available upon request.

6.4 We are usually able to deal with any concerns you have promptly and to your satisfaction, but if this is not the case, you will be able to make a complaint to the Legal Ombudsman provided you do so within six months of the end of our internal complaints procedure if you are still not satisfied with the outcome.

6.5 In addition, there are time limits for bringing a complaint to the Legal Ombudsman, linked to the date of the act or omission giving rise to a complaint or the date on which you should reasonably have known there were grounds for a complaint. The relevant time limits are set out in the version of the Legal

Ombudsman's Scheme Rules in force from time to time and may only be extended by the Legal Ombudsman in exceptional circumstances. If you wish to bring a complaint to him, you should refer to the version which is in force at the time of your complaint. The Rules can be accessed at: <http://www.legalombudsman.org.uk/downloads/documents/publications/Scheme-Rules.pdf>.

6.6 You should also be aware that, when your complaint relates to a bill, the Legal Ombudsman will not consider your complaint while your bill is being assessed by a court.

6.7 A complainant to the Legal Ombudsman must be one of the following:

- (a) An individual;
- (b) A micro-enterprise as defined in European Recommendation 2003/361/EC of 6 May 2003 (broadly, an enterprise with fewer than 10 staff and a turnover or balance sheet value not exceeding €2 million);
- (c) A charity with an annual income less than £1 million;
- (d) A club, association or society with an annual income less than £1 million;
- (e) A trustee of a trust with a net asset value less than £1 million; or a personal representative or the residuary beneficiaries of an estate where a person with a complaint died before referring it to the Legal Ombudsman.

6.8 If you are not, you should be aware that you can only obtain redress by using our Complaints Handling Procedure or by mediation or arbitration, or by taking action through the Courts.

6.9 Legal Ombudsman Contact Details:

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- (a) Address: PO Box 6806,
Wolverhampton, WV1 9WJ
- (b) Telephone: 0300 555 0333
- (c) Email:
enquiries@legalombudsman.org.uk
- (d) Website:
www.legalombudsman.org.uk
- 6.10 The Firm is committed to ensuring that all Directors, Consultants and Employees give their full co-operation to the Legal Ombudsman in the event of any dispute or complaint against the Firm.
- 7. Fixed Fee Services**
- 7.1 Where our Client Care Letter states that we are charging on a fixed fee basis, additional services may be provided on request and (unless otherwise agreed by us in writing) will be charged at our standard hourly rates as set out in our Client Care Letter plus expenses (if any) and VAT.
- 8. Hourly Rate Services**
- 8.1 Where our Client Care Letter states that we are charging on an hourly basis, the hourly rate varies according to the experience and expertise of the person dealing with the matter. The rates which apply to each matter are set out in our Client Care Letter.
- 8.2 The time spent on your matter for which you will be charged includes meetings with you and others, travelling, waiting, researching and considering, writing and receiving correspondence, making and receiving telephone calls, preparing and working on documents, and making file notes.
- 8.3 The time spent on your matter is recorded as units of one tenth of an hour. Therefore, this is the minimum amount of time we will charge for any piece of work undertaken on your matter.
- 8.4 Once a year, we review our hourly rates. We will notify you in writing of any increase.
- 8.5 We will add VAT to our fees at the rate that applies when the work is done.
- 9. All Services**
- 9.1 All expenses which we incur in working on your matter will be payable by you in addition to our fees. Examples of these expenses include but are not limited to Companies House fees; fees charged by experts, agents, couriers and barristers; court fees; travel expenses and subsistence; international telephone calls; use of online databases; and telegraphic transfer fees. VAT is payable on certain expenses, which you will need to pay in addition.
- 9.2 If we have provided to you a written estimate of the total charges, it is given only as a guide to assist you in budgeting and should not be regarded as a fixed quotation unless otherwise agreed in writing. We will inform you if any unforeseen - but significant - additional work becomes necessary.
- 9.3 It is often impossible to tell at the outset what the overall cost of a matter will be. If this is the case, we will provide you with as much information as possible at the start and keep you updated as the matter progresses. If a precise figure cannot be given at the outset, we shall explain the reason to you and give you the opportunity to set a ceiling figure beyond which you do not want us to act without your consent or we shall agree a review date with you on which we shall try to give you more information about the likely overall cost.

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- 9.4 We will usually submit bills monthly but may choose to submit bills at other intervals during the course of working on your matter. We may also submit a bill on or at any time after conclusion of the matter or at the end of this Contract. Unless otherwise agreed, our bills are payable within one month of the delivery of the bill. All bills, whenever they are submitted, will be for final bills for the period to which they relate but this does not prevent us from invoicing you for expenses for that period on a subsequent bill.
- 9.5 We may also ask you at any time to pay money in advance of any fees and expenses being incurred by us (known as 'payment on account'). If we ask you to make a payment on account, we will not be obliged to undertake any further work on your matter until you have made that payment (and if you do not make the payment we may cease acting for you).
- 9.6 Where we decide to extend credit to you by carrying out urgent work on your matter after the money you have paid on account has all been used, you agree to remain liable for our fees regardless of whether or not we give you advance notification that we are going to extend credit to you.
- 9.7 It is your responsibility to tell us when first instructing us if you have any form of insurance cover (such as legal expenses insurance) that you think will pay our fees. You must also tell us when first instructing us if there is a third party who may pay our fees. If a third party agrees to pay all or part of our bills, you will remain responsible to us for payment until those bills have been paid in full.
- 9.8 If we are advising more than one person (usually individuals, companies or other entities) we will, unless otherwise agreed by us in writing, act for those persons jointly and severally. If we are asked to deliver bills only to one person, those bills will nevertheless be payable in full by all other persons we act for under this Contract.
- 9.9 If you are instructing us jointly in relation to any matter it is your responsibility to tell us at the outset of this Contract if you require more than one person to give us instructions in relation to that matter. Otherwise, we will accept instructions from any one person and will not be responsible to any other person for any losses they may suffer as a result.
- 9.10 If you are a company or other commercial entity it is your responsibility to tell us at the outset of this Contract if you require more than one Director (or equivalent) to give us instructions.
- 9.11 Late Payment of Bills:
- (a) **Unless otherwise agreed, our bills are payable within one month** of the delivery of the bill. If we do not receive payment during this time, we reserve the right to charge you interest at **1% per month** thereafter:
 - (b) We may refuse to undertake any further work for you (whether in respect of the matter to which the bill relates or any other matter on which we are acting for you) until that bill is paid and/or we may stop acting for you; and

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- (c) We may retain any papers or documents belonging to you, together with our own records.
- 9.12 Should you make a payment by way of cheque or credit card and that payment subsequently not be honoured then we will inform you in writing and request funds be made available for the payment to be re-presented. The Firm reserves the right to charge you a fee for administration and any charge imposed by the bank for re-presenting your payment. Until such time as the payment is cleared into our accounts the provisions of clause 9.11 may apply.
- 9.13 If you have any queries in respect of any element of a bill, you should still promptly pay all other elements of the bill.
- 9.14 Where we hold money for you, whether because you have made a payment on account or we otherwise receive funds on your behalf, we may use this money toward payment of our bills. We will always advise you when this is being done. If we take any security for our fees, whether from you or any third party, this shall not affect any rights we have (or which we may have) to retain your papers.
- 9.15 If you wish to make a complaint about one of our bills, you may do so by using the Firm's Complaints Procedure (copy available on request). You may also have a right to object to a bill by making a complaint to the Legal Ombudsman and/or applying to the court for an assessment of the bill under part III of the Solicitors Act (1974). The contact details for the Legal Ombudsman can be found at clause 6.9.
- 10. Storage of Documents**
- 10.1 We retain all documents relating to your matter (other than any documents which are in your possession or returned to you) for at least six years from the conclusion of our involvement in the matter. We will destroy your file after this time as we are not permitted to keep information that we no longer need. We will not destroy documents you expressly ask us to store on your behalf.
- 10.2 If you ask us to retrieve documents from storage there is a charge, which is normally £25 plus VAT for each matter, although we will not normally charge that fee if we retrieve documents to enable us to carry out further work for you. We will charge, however, for any work necessary to comply with instructions given by you in connection with retrieved documents. Unless otherwise agreed with you in writing, those charges will be at our hourly rates applicable at the relevant time and those charges will be applied on the same basis as set out in clause 8.
- 11. Financial Services**
- 11.1 We do not provide any financial services and are not authorised to do so. This includes advising on or administering any insurance policies.
- 12. Limitation of Liability**
- 12.1 We believe that the limitations on our liability as set out in this Contract are reasonable having regard to the nature of your instructions and the work involved and the availability and cost of professional indemnity insurance. We are, however, happy to consider options to increase these limitations, should you so require (which may result in an increase to our fees).
- 12.2 We will undertake the work relating to your matter with reasonable skill and care.

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- 12.3 We accept liability without limit for the consequences of fraud by us or any of our Directors, Consultants or Employees which is affected in their capacity as Directors, Consultants or Employees and for any other liability which we are not permitted by law or rules of professional conduct to limit or exclude. If any part of this Contract which seeks to exclude, limit or restrict liability (including provisions limiting the amount we will be required to pay or limiting the time you have to bring a claim) is found by a court to be void or ineffective for any reason, the remaining provisions shall continue to be effective.
- 12.4 We will not be liable under this Contract or laws of negligence for any deficiencies in the work we have undertaken if and to the extent that deficiencies are due to any false, misleading or incomplete information or documentation which has been provided to us (whether by you or any third party) or due to the acts or omissions of you or any third party. However, where any failure by us to identify any such false, misleading or incomplete information (or any failure by us to inform you that we have identified such information or any failure to act on your resulting instructions) constitutes negligence then we shall, subject to the other provisions of this Contract, remain liable for such failure.
- 12.5 Despite anything else contained in this Contract, we are not under any obligation to act for you (or to continue to act for you) if to do so would breach any laws or professional rules. Therefore, we will not be responsible or liable to you for any loss which you or any other party may suffer as a result of our refusal to proceed with your matter where we would be in breach (or we reasonably believe that we would breach) of our legal obligations or our professional rules.
- 12.6 Except as stated in clauses 12.3 and 12.12, the **total aggregate liability** of the Firm to you under or in connection with this Contract (including any addition or variation to it), whether for breach of contract, negligence, breach of statutory duty, or otherwise, shall not exceed **£3,000,000.00 (three million pounds)**.
- 12.7 Where we are instructed jointly by more than one party, the limit on our liability applies, in total, to all of you collectively (including anyone claiming through you or on your behalf).
- 12.8 You will not bring any claims or proceedings in connection with this Contract against our Directors, Consultants or Employees personally, unless (and to the extent that) you are otherwise permitted to do so by law or our professional rules. Our Employees may enforce this clause even though they are not parties to this Contract (but despite having such rights, this Contract may be varied or ended without their consent).
- 12.9 Proceedings in respect of any claim against us must be commenced within six years after you first had (or ought reasonably to have had) both the knowledge for bringing an action for damages and the knowledge that you had the right to bring such an action and in any event no later than six years after any alleged breach of contract, negligence or other cause of action. This provision expressly overrides any statutory provision which would otherwise apply; it will not increase the time within which proceedings may be commenced and may reduce it.

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- 12.10 If we and any other party or parties are liable to you together in respect of the same claim, then we shall only be liable to pay you the portion which is found to be fair and reasonable having regard to the level of our default. Therefore, we shall not be liable to pay you the portion which is due to the fault of such party, even if you do not recover all or any money from such other party for any reason.
- 12.11 If we are liable to you and any other party or parties would have been found liable to you together with us in respect of the same claim if either:
- (a) You had also brought proceedings or made a claim against them; or
 - (b) We had brought proceedings or made a claim against them for a contribution towards our liability, then any sum due from us to you shall be reduced by the proportion for which such other party or parties would have been found liable had those proceedings been brought or those claims been made.
- 12.12 Nothing in this Contract excludes or limits the liability of the Firm for:
- (a) Death or personal injury caused by negligence;
 - (b) Fraud or fraudulent misrepresentation; or
 - (c) Any liability if and to the extent that it is not permissible in law for such liability to be limited or excluded.
13. **Client Money**
- 13.1 Subject to certain conditions set out in Rules 22 to 25 of the SRA Accounts Rules a sum in lieu of interest must be accounted to clients when it is fair and reasonable to do so in all the circumstances.
- 13.2 Our policy seeks to provide for a fair and reasonable outcome for both our clients and this practice.
- 13.3 Our policy on interest shall be kept under review. The policy may change if the Bank of England base rate increases or decreases. At the date of the preparation of this policy, the interest rates payable on client accounts were extremely low – around 0.1% and the Bank of England base rate is 0.75%. This means that the sums of money involved are negligible.
- 13.4 The rate of interest available on client accounts is significantly lower than the rate of interest which can be obtained on other bank or building society accounts. This reflects the fact that immediate access is required to client accounts in order to comply with the accounts rules and to facilitate the smooth completion of transactions. It is therefore unlikely that the funds will attract as much interest as if you had invested those funds yourself.
- 13.5 All interest arising from cleared funds held on behalf of a trust will be credited to the trust whether those funds are held in a general client account or a separate designated client account (formerly known as a Designated Deposit Account).
- 13.6 For cleared funds paid into general client accounts, the practice shall account for interest unless one of the following circumstances applies:
- (a) The amount of interest calculated on the balance held is £20.00 or less; or
 - (b) The client money was held in cleared funds in client account for a period of five working days or less.
- 13.7 All other clients shall be paid interest at the rate payable upon the Firm's client account from time to time, unless there are specific circumstances which lead the

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client to contract out of the right to receive interest payments (for example where the client agrees the practice may keep interest payments to remunerate the practice for acting as stakeholder in the transaction or where the client's religious beliefs prohibit the receipt of interest).

- 13.8 In certain circumstances a separate designated client account will be opened on behalf of clients. All interest arising from funds held in separate designated client accounts will be credited to the client.
- 13.9 Where sums of money are held in relation to separate matters for the same client, the money relating to the different matters shall be treated separately unless it is fair and reasonable in the circumstances to consider the sums together.
- 13.10 Interest will not accrue on any advances from the practice under rule 14(2)(b) of the accounts rules to fund a payment on behalf of a client or trust in excess of funds held for that client or trust.
- 13.11 Where a client fails to present a cheque to his or her bank for payment we will not recalculate any amount due to the client unless it is fair and reasonable to do so, for example if the cheque has been sent to an incorrect address.
- 13.12 We will usually account to you for interest arising under our policy at the conclusion of your matter, but might, in some cases, consider it appropriate to account to you at intervals throughout.
- 13.13 Unless otherwise agreed by us in writing, if we receive any sums to hold on your behalf (whether received directly from you or from a third party) then we may deposit such money into an account or accounts with any bank or financial institution (a

"deposit provider" which expression shall include bank, financial institution or clearing house through which transfers are made) of our choosing. We confirm that we comply with any applicable laws and any applicable rules of a regulatory authority in respect of the making of any such deposits.

- 13.14 We shall not be liable for any loss which you or any third party may suffer in connection with an Insolvency Event occurring in relation to any deposit provider with whom we have deposited funds or through whom transfers are made, save if and to the extent that any such loss was caused by or contributed to by any breach by us of clause 13.13.
- 13.15 In clause 13.14 an "Insolvency Event" means:
- (a) Any deposit provider is unable or admits inability to pay its debts as they fall due (or is deemed to be or declared to be unable to pay its debts under applicable law), suspends or threatens to suspend making payments on any of its debts or, by reason of actual or anticipated financial difficulties or commences negotiations with one or more of its creditors with a view to rescheduling any of its indebtedness;
 - (b) The value of the assets of any deposit provider is less than its liabilities (taking into account contingent or prospective liabilities);
 - (c) A moratorium is declared in respect of any indebtedness of any deposit provider;
 - (d) Any corporate or government action, legal proceedings or other procedure or steps taken in relation to:
 - i. The suspension of payments, a moratorium of any indebtedness,

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- winding-up, dissolution, administration or reorganisation (by way of voluntary arrangement, scheme of arrangement or otherwise) of any deposit provider;
- ii. A composition, compromise, assignment or arrangement with any creditor of any deposit provider;
- iii. The appointment of a liquidator, receiver, administrator, administrative receiver, compulsory manager or other similar officer in respect of any deposit provider or any of its assets;
- iv. Enforcement of any security interest (however so described) over any assets of any deposit provider; or
- v. The prevention or restriction (whether by way of freezing order or otherwise) of a deposit provider's ability to dispose of, deal with or diminish the value of its assets or any of them.
- (e) Any event analogous to those set out in clause 13.15(d) occurs in any jurisdiction in respect of any deposit provider.
- 13.16 If an Insolvency Event occurs in relation to any deposit provider which holds money that we have deposited on your behalf, we will, where applicable, need to disclose to the Financial Services Compensation Scheme ("FSCS") all relevant details in our possession about you and the money that we hold on your behalf with such a deposit provider in order to make a claim for compensation on your behalf. We will contact you to gain your consent if we need to make this disclosure. Please note that by withholding consent to our disclosure of your details to the FSCS in such circumstances, you may forfeit any right you may have to receive compensation from the FSCS where an Insolvency Event occurs in relation to a deposit provider holding money which we have deposited on your behalf. Compensation for deposits is limited to £85,000 for any individual's total deposit with that service provider, including any personal finances. Further information regarding the FSCS can be found at www.fscs.org.uk, telephone number 020 741 4100.
- 14. Confidentiality, Privacy & Data Protection**
- 14.1 The Firm is the 'Controller' for data protection purposes. This means that the Firm collects and holds your information and decides what it will be used for. The Firm is subject to the requirements of data protection legislation applicable to the UK and must use your personal data in accordance with the law. The Firm is registered with the Information Commissioner's Office (ICO), with registration number **ZA483727**. The Firm's contact details are set out in clause 1.1 of this Contract.
- 14.2 We keep your information confidential and will not disclose it to third parties unless disclosure is:
- Authorised by you;
 - Necessary as part of the legal services we are providing to you (to perform this Contract);
 - Required by law or our professional rules;
 - Necessary for the purposes of our legitimate interests or those of a third party (in other words, we have a compelling justification for the disclosure); or

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- (e) Necessary to protect your vital interests or those of another person i.e. to protect a life.
- 14.3 We use your information primarily to provide legal services to you. We also use your information for: accounting and billing purposes; to comply with our legal and regulatory obligations, and to manage our business effectively. We may also send you information about our services or events that we think may be of interest to you.
- 14.4 We may, on your authority, work with other professionals to progress your matter, and may need to disclose relevant information about you to them. Examples include: barristers/ counsel, experts, other lawyers etc.
- 14.5 Where there is another party(ies) to your matter (i.e. opponent in litigation, buyer/seller to a property transaction etc.), we will liaise with their legal representative (or the third party directly if they are not represented) in order to progress your matter. This may involve us disclosing relevant information about you, to this party(ies) in order for us to provide our legal services to you (perform this Contract). Please contact us if you have any queries about this.
- 14.6 Sometimes we outsource part of our work to other people or companies to improve efficiency and your client experience. We will always carry out due diligence and obtain confidentiality agreements from such outsourced providers.
- 14.7 The Firm may become subject to periodic checks by auditors or compliance specialists that we engage the support of. All such checks are conducted by individuals who have provided the Firm with a Confidentiality Agreement.
- 14.8 We may correspond with you by email if you provide us with an email address, unless you advise us in writing that you do not wish us to do so. You acknowledge that email may not be secure. Email will be treated as written correspondence and we are entitled to assume that the purported sender of an email is the actual sender and that any express or implied approval or authority referred to in an email has been validly given. Please be aware that the Firm may monitor and read any email correspondence travelling between you and any mail recipient at the Firm as part of its monitoring activities to ensure compliance with its Information Management & Security Policy.
- 14.9 Where you provide us with fax or email addresses for sending material to, you are responsible for ensuring that your arrangements are sufficiently secure and confidential to protect your interests. You must tell us if this method of communication is not secure so that can use an alternative method.
- 14.10 The Internet is not secure and there are risks if you send sensitive information in this manner or you ask us to do so. Please be aware that the data we send by email is not routinely encrypted.
- 14.11 We will take reasonable steps to protect the integrity of our computer systems by screening for viruses on email sent or received. We expect you to do the same for your computer systems.
- 14.12 It is very unlikely that we will change our bank account details during the course of your matter. In any event, we will never contact you by email to tell you that our details have changed. If you receive any communications purporting to be from this firm, that you deem suspicious or have any

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concerns about (however slight), please contact our office by telephone straightaway.

14.13 Once your matter has concluded, we will hold your files in our archive storage (paper files) or on our file management systems (electronic files) for at least 6 years from the date that the matter is closed in line with our retention periods. After that period has elapsed, we will destroy your file securely and/or delete it from our electronic records. Once that has happened, your file will no longer be available.

14.14 If you are an individual, you have the following rights under the General Data Protection Regulation (GDPR):

- (a) Right to access personal data – you can request details from us of the personal data that we hold about you;
- (b) Right to object to processing – you can tell us that you want us to stop processing your personal data;
- (c) Right to object to automated individual decision making including profiling. We do not do this;
- (d) Right to rectification – you can ask us to correct personal data that we hold because you believe it is inaccurate;
- (e) Right to erasure – you can ask us to delete the personal data that we hold about you;
- (f) Right to restrict processing – you can tell us that you only want us to use the personal data for a specific reason.

14.15 Please note that the rights described in clause 14.14, are not absolute rights (they are not rights that will be automatically granted), as we have to consider whether there are any reasons why we cannot meet your request. For example, we will not be

able to delete data that we are legally obliged to keep. We will let you know if we not able to meet your request and the reason why (where it is appropriate to disclose this information to you).

14.16 You also have the right to complain to the Information Commissioner's Office (ICO) if you are not happy with the way that we handle your personal data. You can contact the ICO at Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF or by calling the ICO's helpline on 0303 123 1113.

14.17 Please note that where you provide consent to us using your personal data, you are entitled to withdraw that consent at any time. You can do this by informing your file handler or contacting our designated Data Protection Manager.

14.18 We have appointed Ted Graham as our Data Protection Manager and you can contact him to discuss any data protection related issues or queries on +44 (0) 739 381 713 or at ted.graham@seagreenlaw.com.

15. Referrals to Third Parties

15.1 If we recommend that you use a particular firm, agency or business, we shall do so in good faith and because we believe it to be in your best interests. If we recommend that you use a particular firm, agency or business that can only offer products from one source, we shall notify you in writing of this limitation. We will pay to you, any commission that we receive from any particular firm, agency or business that we recommend you use.

15.2 If we recommend that you use a particular firm, agency or business, we shall not be liable to you for any advice you may be given by that firm, agency or business and

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you are advised that if that firm, agency or business is not another firm of solicitors you will not be afforded the regulatory protection of the Solicitors Regulation Authority (SRA) or of the SRA's Code of Conduct and SRA Indemnity Insurance Rules, nor shall you be entitled to the benefit of the SRA Compensation Fund.

16. Hours of Business

16.1 Our offices are open between 9.00am and 5.00pm, Monday to Friday, excepting bank holidays. We provide an out of office emergency service to clients by way of the mobile number on our website. Furthermore, the person responsible for your matter may, at his or her absolute discretion, provide you with a mobile telephone number, and may endeavour to take your telephone calls outside of office hours, but nothing he or she says should be interpreted as an agreement to routinely deal with your matter or to take your telephone calls outside of office hours.

17. Anti- Money Laundering

17.1 Identity Checks

- (a) We shall inform you in our Client Care Letter whether the Anti-Money Laundering Legislation applies to you.
- (b) All solicitors are obliged to carry out customer due diligence ("CDD") in accordance with the UK anti-money laundering and counter-terrorist financing regime. This includes us obtaining and keeping documentary evidence of the identity of clients and gaining an understanding of their financial status and normal business affairs.
- (c) In the case of individuals (including Directors, Secretaries and Share

Holders of a Company or Members of a Limited Liability Partnership), we are required to see, and keep a photocopy of, a Passport, Photo Driving Licence, or National Identity Card (or similar document) as evidence of your identity and a recent utility or bank statement (or similar type of document) as additional evidence of your address. We need to see original documents and will discuss acceptable documents and methods of certification with you if the original is not available.

- (d) For all companies we will carry out a search of Companies House (or similar registry in foreign jurisdictions) and may ask for further information.
- (e) For non-listed companies and other organisations, we will also require the evidence for individuals for one or more Directors, Company Secretaries, Shareholders, Partners or other persons authorised to represent the organisation.
- (f) For other legal entities we will inform you of the evidence required to confirm identity.

17.2 Disclosure to the Authorities etc.

- (a) We are in certain circumstances, obliged under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017, Proceeds of Crime Act 2002 ('POCA') as amended by the Serious Organised Crime and Police Act 2005 ('SOCPA') to make a report to the National Crime Agency ('NCA') where we are suspicious that any matter or transaction in which we are instructed involves the proceeds of criminal conduct. We may be

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prohibited by law from informing you or anyone else when such a report has been made, and it is possible that we may not be allowed to proceed with the transaction or matter concerned until NCA gives us permission to do so. We may not be permitted to tell you anything about any of these circumstances should they occur.

- (b) If any term or provision of these Terms of Business or our Client Care Letter is inconsistent with complying with our legal obligations under Anti-Money Laundering Legislation, our legal obligations will override the inconsistent term which shall be deemed modified accordingly.
- (c) We will not accept any liability for any loss caused to you or any other party as a result of our refusal to proceed with a matter or transaction or otherwise complying with our legal obligations.

17.3 Cash Payments

- (a) We will not accept payments from you in cash regardless of whether the payment is to settle our bill, to pay money on account, or in respect of transactions we may be acting upon (such as sales and purchases of businesses or property).
- (b) For the avoidance of doubt the cash limit applies to each matter in which we are acting for you and not just to each transaction relating to that matter.
- (c) We shall not be liable to you for any losses you may suffer as a result of any refusal by us to accept cash payments.

18. Equality & Diversity

18.1 We are committed to promoting equality and diversity in all of our dealings with clients, third parties and employees. Please contact us if you would like a copy of our Equality and Diversity Policy.

18.2 If you have any special requirements in relation to the way in which you would like us to handle your work, (for example, if you consider yourself to have a disability) please let us know.

19. Rights of Third Parties

19.1 Except as stated otherwise in clause 12, a person who is not a party to this Contract shall not be entitled to enforce any of its terms.

20. Termination

20.1 You may end this Contract (and therefore, your instructions to us) at any time by writing to us by post, fax or email (see clause 1.1 of these terms for details). However, we may be entitled to keep all of your documents and deeds while there is money owing to us (including fees and expenses which have not yet been billed).

20.2 We may end this Contract (and, therefore, cease acting for you) in relation to any matter or all matters of yours but only on reasonable written notice and for good reason. Examples of a good reason include where you have not given us sufficient instructions, where you have not provided appropriate evidence of identification or we reasonably believe that the relationship between you and us has broken down.

20.3 If your matter does not conclude, or we are prevented from continuing to act because of our legal obligations or our professional rules, we will charge you for any work we have actually done. Our charges will be based on our hourly rates set out in this Contract (and where a fixed

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fee has been agreed, the charges will not exceed that fixed fee).

20.4 If we cease acting for you, we shall (where relevant) inform the court or tribunal that we no longer act for you and shall apply to be removed from their records. We may charge you for doing so at our hourly rates applicable at the relevant time and those charges will be applied on the same basis set out in clause 8 and for any expenses which we incur on the same basis – also set out in clause 8.

21. **Applicable Law, etc.**

21.1 These Terms of Business and our Client Care Letter shall be governed by and interpreted in accordance with English law. Any disputes or claims concerning this Contract and any matters arising from it (including non-contractual disputes or claims) shall be dealt with only by the courts of England and Wales.

21.2 Nothing in clause 21.1 or 21.3 shall preclude us from taking any legal action of whatsoever nature in any jurisdiction in our sole discretion, and subject to and/or under the law of such jurisdiction, in order to pursue or enforce any of our rights whatsoever and howsoever arising including but not limited to: (a) Recovering monies due to us; and/or (b) Obtaining security for monies due to us.

21.3 Furthermore, notwithstanding the wording of clauses 21.1 and 21.2, we are also entitled (in our sole discretion) to commence arbitration in London in accordance with the Arbitration Act 1996 or any statutory modification or re-enactment thereof save to the extent necessary to give effect to the provisions of this clause in order to recover monies due to us. The arbitration shall be conducted in accordance with the London

Maritime Arbitrators Association (LMAA) Terms current at the time the arbitration proceedings are commenced. The reference shall be to 3 arbitrators who shall be full members of the LMAA and/or Queen's Counsel practicing at the Commercial Bar in London.

21.4 If we or you do not enforce our respective rights under this Contract at any time it will not prevent either us or you from doing so later.

21.5 If any provision of this Contract is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other provisions of this Contract which shall remain in full force and effect.



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