

# Beep

# Beep

# Claims



**BEEP BEEP  
CLAIMS**



# Terms of Engagement

hello@beepbeepclaims.com  
beepbeepclaims.com

## 1. Definitions and Interpretation

- a. "Agreement" means the contractual relationship between You and Us which You enter into by providing Your signature. This includes where You provide Your signature electronically.
- b. "Claim(s)" means any Claim(s) or potential Claim(s) against the Lender relating to:
  - i) the failure to disclose commission charges, or other sums paid in connection with your Credit Product(s) and/or
  - ii) the failure to undertake sufficient affordability checks when arranging Your Credit Product(s) and/or
  - iii) the mis-sale of ancillary, or other products that were financed under Your Credit Product(s) and/or
  - iv) any other unfair lending practices identified during the provision of the Claims Services.
- c. "Claims Services" means the work We undertake to prepare, submit and negotiate the Claim(s) to with the Lender, as outlined in Clause 2 of these Terms of Engagement.
- d. "Cooling-Off Period" means 14 days after the date that You provide Your signature to Us during which You can cancel this Agreement free of charge.
- e. "Compensation" means any sums offered, paid or given in respect of a settlement, goodwill gesture, policy refund or rebate or any other payment associated with the Claim(s) including any interest payments and associated charges. For the avoidance of doubt Compensation also includes any sums used to reduce any outstanding balances/debt.
- f. "Credit Product" means a financial product allowing You to borrow money from a Lender. This includes, but is not limited to Credit Cards, Store Cards, Loans, Overdrafts and Car Finance.
- g. "Data Subject Access Request" (DSAR) means an information request that We will send to Your Lender on Your behalf to request information to substantiate Your Claim(s), where required.
- h. "FSCS" means Financial Services Compensation Scheme.
- i. "FOS" means the Financial Ombudsman Service, who can review the Lender's decision about Your Claim(s).
- j. "Instruction" means You authorising Us to undertake the Claims Services by providing Your signature. This includes where You provide Your signature electronically.
- k. "Lender" means the business for example the Lender, Credit Provider or Broker, who was responsible for the arrangement of the Credit Product(s). This includes any representative or affiliate of the Lender.
- l. "Letter of Authority" means the document that may be sent to the Lender with any Claim or DSAR that evidences Our authority to act on Your behalf.
- m. "Soft Credit Check" means Us reviewing Your credit file to identify information about Your Lenders and Your Credit Products. This check will appear on Your credit file but will only be visible to You and will not adversely affect Your credit rating.
- n. "Success Fee" means the amount You will have to pay to Us for the Claims Services, as detailed in Clause 5 of these Terms of Engagement.
- o. "BB Claims" means Beep Beep Claims and / or Our FCA licenced individual Simon Turner. Any reference to 'We', 'Us' or 'Our' in this Agreement shall be taken to be a reference to BB Claims.
- p. "You/Your" means the Account/Policy Holder whose details are set out in the Letter of Authority and who has instructed Us to act on their behalf.
- q. Unless the context otherwise requires, words in the singular include the plural and in the plural include the singular.

## 2. Claims Services

- 1. We will not process the Claim(s) until We receive Your Instruction.
- 2. Once We receive Your Instruction We will:
  - 3. undertake a Soft Credit Check, to identify which Lenders you held Credit Products with and information about Your Credit Products, where You have provided permission for Us to do so and this is necessary to substantiate Your Claim(s); and
  - 4. submit a Claim(s) to a Lender(s), or the FSCS, where We have all relevant information to do so and believe the Claim(s) has a reasonable prospect of success; and/or
  - 5. where required, request additional information from You to substantiate Your Claim(s) against a Lender(s); and/or
  - 6. where required, request information from a Lender(s) or other relevant third party(ies) about the Credit Product(s) You held.
  - 7. We will use reasonable endeavours to obtain Compensation for each Claim pursued and will liaise and negotiate with the Lender on Your behalf, as necessary to progress the Claim(s).
  - 8. You understand that the Lender may investigate all Credit Products You held/hold with them under the Instruction(s) provided, and that any successful Claim(s) will be subject to a Success Fee(s).
  - 9. By providing Your Instruction, You agree to Us referring Your Claim(s) to FOS, where We believe such referral would benefit Your Claim(s). Your signature will be applied to FOS Complaint Form and where a Lender does not provide a satisfactory outcome to Your Claim(s), We will use the Complaint Form to submit the Claim(s) to FOS where there is merit to do so.
  - 10. We will keep You updated throughout the Claim(s) and promptly notify You of the outcome of the Claim(s).
  - 11. We may outsource some elements of the Claims Services such as the administration of the Claim(s), taking and making of telephone calls and/or chasing documents from You to a specialist supervised Company(ies). You agree for Us to outsource elements of the Claim(s).
  - 12. Where interest is included by the Lender as part of the Compensation, they may deduct tax from this and pay it directly to HMRC. Depending on Your personal tax status this tax may be refundable. With Your Instruction, where You have a successful Claim(s), We will automatically submit a tax refund claim to HMRC, the following tax year.

## 3. Our Responsibilities and Liabilities

- 1. We will:
  - always act in Your best interests subject to Our legal and regulatory obligations; and
  - provide You with a reasonable standard of service, in line with Your Agreement with Us.
- 2. We will use reasonable endeavours to keep safe any information or documents that You, the Lender or any third party send to Us. We will not be responsible for any loss to You or any third party arising out of the loss of documents or information including in transit either to or from Us. Any additional protection that You require for lost documentation or information (for example photocopies and/or a Recorded Delivery service by Royal Mail) will be at Your discretion and Your expense.
- 3. We are required to verify Your identity(ies) and address(es). By giving Your Instruction You acknowledge that You are giving consent to Us to undertake an electronic verification check, where this is required. This process may involve searches with credit reference, fraud prevention agencies and the electoral register, which will be recorded on but will have no adverse effect on Your credit file. We, or Your Lender, may also require You to supply identification documents to allow Us to verify Your identity(ies) and address(es) and/or progress Your Claim(s).
- 4. We may refuse, at Our discretion, to act for You without giving reason.
- 5. We will not be liable to You whether in contract or tort for indirect losses which happen as a side effect of the main loss or damage and which are not foreseeable by You and by Us, such as (but not limited to) loss of profits, loss of opportunity, loss of benefits or tax demands.
- 6. Our total liability to You in respect of all other losses arising under or in connection with Your Agreement with Us, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, shall in no circumstances exceed the amount of any Compensation to which You are entitled for the Claim(s) in connection to which We are liable unless those losses were foreseeable by both parties when Your signature was provided. We consider that this limit is reasonable and fair in view of the type of work that We are undertaking. If the limit does cause You any concern, please contact Us so that We can discuss Your concerns.
- 7. Nothing in these Terms of Engagement shall limit or exclude Our liability for:
  - death or personal injury caused by Our negligence, or the negligence of Our employees, agents or subcontractors;
  - fraud or fraudulent misrepresentation; or
  - breach of the terms implied by sections 49 to 52 of the Consumer Rights Act 2015.

## 4. Your Responsibilities

- 1. You acknowledge that You could pursue the Claim(s) Yourself with the assistance of any legal expenses insurance that You may have or, where applicable, through an Ombudsman or Compensation Scheme, such as the FSCS.
- 2. By entering into this Agreement, You agree to:
  - provide Us with all information and documents which are relevant to the Claim(s), including but not limited to Credit Agreements, letters, documents and e-mails. You agree to provide Instruction for Us to request any information required to substantiate the Claim(s) from the Lender, by way of a DSAR or by any other method;
  - co-operate generally with Us in the conduct of the Claim(s), including by dealing promptly with requests We make for authority, information, documents, Instruction or further requests;
  - tell Us promptly if any information that You have previously given to Us is no longer true or accurate. Including Your contact information, which You agree to ensure is up to date at all times;
  - inform Us promptly of any relevant matters affecting the Claim(s), such as direct contact

- from the Lender, and consult with Us before making any contact with or having any discussion or correspondence with the Lender concerning any aspect of the Claim(s);
- not abandon, discontinue the Claim(s) or any part of the Claim(s) against Our advice;
- not settle the Claim(s) without Our consent;
- give Us the exclusive right to deal with the Claim(s) and to not enter into any new agreement, orally or in writing, with any other person(s) in respect of the Claim(s) unless We otherwise agree to this in writing;
- to opt out of, or allow Us to opt out of on Your behalf, any collective, or group actions that relate to, or conflict with Your Claim(s); and
- not ask Us to work in any way that is improper or unreasonable or cause or contribute to a conflict of interest arising that would prevent Us from continuing to act in the Claim(s).

c. You understand that upon receipt of Your Claim(s) and/or if Your Lender finds that Your Credit Product was unaffordable, Your Lender may freeze and/or reduce Your credit limit. Where Your Credit Product finances a vehicle, Your Lender may seek the return of the vehicle, as part of their resolution to Your Claim, if Your repayment amounts to date do not exceed the value of the initial Credit Product.

## 5. Compensation, Fees and Charges

- 1. You acknowledge that any approximate value of Compensation given to You is an estimate only. The success of any Claim(s) depends on Your individual circumstances.
- 2. If We undertake the Claims Services and are not successful in obtaining an offer of Compensation then You owe Us nothing.
- 3. If We are successful in obtaining a reasonable offer or payment of Compensation then Our Success Fee is 30% plus VAT of any Compensation We obtain for You, subject to the Minimum Fee outlined in Clause 5e. VAT is charged at the prevailing statutory rate.
- 4. In addition to Our Success Fee, You agree to pay an Administration Charge of £10.00, plus VAT for each Claim We submit to Your Lender on Your behalf. The Administration Charge is payable to cover administrative costs associated with Your Claim, including the cost of payment processing. The Administration Charge will be paid shortly after entering the Agreement.
- 5. A Minimum Fee of £25.00 plus VAT, will apply to any successful Claim. Where Your Compensation does not cover this, We will not ask You to pay any additional charges and the Claim will be closed. We reserve the right not to contact You in this instance.
- 6. For the avoidance of doubt, if You receive a reasonable offer of Compensation from the Lender and You reject that reasonable offer, or refuse to sign any Acceptance Form from the Lender, the Success Fee would still be payable by You to Us even though You would not receive any Compensation Yourself as You have rejected that reasonable offer.
- 7. In entering into this Agreement with Us, You have agreed for all Compensation to be paid directly to You and for Us to subsequently bill You for Our Success Fee. We will send an invoice to You which details the amount(s) due to Us and the Compensation due to You. Success Fees will be due within 7 days of sending the invoice and will be payable to Simon Turner.
- 8. Compensation may be used by a Lender to reduce any outstanding debt that You owe a Lender and You understand that Our Success Fee will be payable based on the total amount of calculated Compensation even if the Lender does not pay the whole sum of the Compensation to You.
- 9. Your Compensation may be applied as part of Your bankruptcy estate, insolvency asset, or other debt arrangement and Your Compensation may not be paid directly to You. If Compensation is paid directly by the Lender to an Insolvency Practitioner or the Official Receiver, and You do not receive any Compensation, You will not be liable for Our Success Fee.
- 10. If you enter into an agreement with an alternative Claims service provider, then our Success Fee will still be due regardless of which provider made the successful Claim for Compensation.
- 11. If You fail to pay the Success Fee and Administration Charge due and payable in accordance with the Agreement, We reserve the right to cancel all other active Claims.
- 12. We reserve the right to charge for costs incurred in recovering unpaid Success Fee(s) and Administration Charge(s) where an offer or payment of Compensation is made from a Lender to You.
- 13. Our Agreement shall continue to operate until all Claims where a Success Fee and Administration Charge are payable have been settled.

## 6. Cancellation and Assignment

- 1. You must notify Us of Your intention to cancel Your Claim, using the methods outlined in Our Cancellation Form.
- 2. You have a Cooling Off Period of 14 days after the date You provide Your signature to Us, during which You may cancel Your Claim at no charge.
- 3. By providing Your signature to Us You expressly request that We commence the Services immediately and prior to the end of the Cooling Off Period.
- 4. You acknowledge by providing Your signature to Us that Your right to a 14 day Cooling Off Period is waived if Your Claim has been processed by the Lender and an offer of Compensation has been made within this 14 day period.
- 5. If You cancel Your Claim outside the Cooling Off Period, Our Success Fee and Administration Charge will remain payable for any offer of Compensation that has been made by Your Lender up to the date of Your cancellation, or that is made after Your cancellation.
- 6. Upon receiving Your request for cancellation, We will cancel Your Claim(s) on Our systems, but You will be required to contact Your Lender(s) to request they also cancel the Claim(s).
- 7. We may at Our sole discretion cancel this Agreement at any time, but We must act reasonably in taking such a decision. We will promptly notify You if We decide to Cancel this Agreement.
- 8. We reserve the right to assign this Agreement and all rights under it and to subcontract to others all or any of Our obligations under it. This Agreement is personal to You and is not assignable by You except to Your personal representatives.

## 7. Your Personal Data

- 1. We take the privacy of Your personal information seriously. We will only use the personal information You provide to Us as outlined both in this Clause 7 and in Our Privacy Policy which can be viewed at [www.beepbeepclaims.com/privacy-policy](http://www.beepbeepclaims.com/privacy-policy). We ask that You read Our Privacy Policy carefully and, if required, a hard copy is available upon request.
- 2. During the Claims Services Your personal information will be used to provide the Claims Services including to third party organisations for the purposes of undertaking the Claims Services.
- 3. We may also use Your personal data to tell You about similar products or services relating to financial claims, by email, SMS (text message), post and/or telephone, but You can opt out of receiving these, or a specific method of communication, at any time by contacting Us.
- 4. After providing the Claims Services We will be entitled to continue to hold Your personal information until the Claim(s) is concluded and We receive full payment of money owed to Us for Fees plus VAT. We will then keep Your personal information for up to seven years in electronic form after which time We will destroy it.
- 1. Complaints, Governing Law and Professional Indemnity Insurance
- 2. You can make a complaint about Our service via email: [complaints@beepbeepclaims.com](mailto:complaints@beepbeepclaims.com) or by Our complaints procedure at [www.beepbeepclaims.com/complaints](http://www.beepbeepclaims.com/complaints)
- 3. Should You remain unhappy with Our service, You may refer Your complaint, within six months of the date of Our final response, to the Financial Ombudsman Service. Its website is: [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk) The Financial Ombudsman Service can investigate complaints up to six years from the date of the problem happening or within three years of when You found out about the problem.
- 4. Each party irrevocably agrees that any proceedings relating to any dispute or Claim(s) (including non contractual disputes or claims) arising out of or in connection with the Agreement or its subject matter or formation instituted against You by BB Claims shall be brought in the appropriate Court of Your country of residence, which will either be the Courts of England and Wales, Scotland or Northern Ireland and shall be governed and construed by the applicable law for the appropriate jurisdiction. Any proceedings instituted against BB Claims by You shall be governed by and construed in accordance with English law and the parties irrevocably submit to the jurisdiction of the Courts of England and Wales.

Redress Award (£)	Ex VAT Fee (%)	Inc VAT Fee (%)	Ex VAT Fee Cap (£)	Inc VAT Fee Cap (£)	Example Redress Award (£)	Example Beep Beep Claims Fee Inc VAT (£)	Amount You Receive (£)
0-1,499	30	36	420	504	1,200	432	768
1,500-9,999	28	33.6	2,500	3,000	9,000	3,000	6,000
10,000-24,999	25	30	5,000	6,000	15,000	4,500	10,500
25,000-49,999	20	24	7,500	9,000	40,000	9,000	31,000
50,000 or above	15	18	10,000	12,000	100,000	12,000	88,000



# Terms of Engagement

[hello@beepbeepclaims.com](mailto:hello@beepbeepclaims.com)

[beepbeepclaims.com](http://beepbeepclaims.com)

## Example Calculations

- For a Redress Award of £1,200:
  - Fee: 30% of £1,200 = £400 (Ex VAT)
  - Amount You Receive: £1,200 - £400 = £800
- Fee: 36% of £1,200 = £432 (Inc VAT)
  - Amount You Receive: £1,200 - £432 = £768
- For a Redress Award of £9,000:
  - Fee: 28% of £9,000 = £2,520 (capped at £2,500) (Ex VAT)
  - Amount You Receive: £9,000 - £2,500 = £6,500
- Fee: 33.6% of £9,000 = £3,024 (capped at £3,000) (Inc VAT)
  - Amount You Receive: £9,000 - £3,000 = £6,000
- For a Redress Award of £15,000:
  - Fee: 25% of £15,000 = £3,750 (Ex VAT)
  - Amount You Receive: £15,000 - £3,750 = £11,250
- Fee: 30% of £15,000 = £4,500 (Inc VAT)
  - Amount You Receive: £15,000 - £4,500 = £10,500
- For a Redress Award of £40,000:
  - Fee: 20% of £40,000 = £8,000 (capped at £7,500) (Ex VAT)
  - Amount You Receive: £40,000 - £7,500 = £32,500
- Fee: 24% of £40,000 = £9,600 (capped at £9,000) (Inc VAT)
  - Amount You Receive: £40,000 - £9,000 = £31,000
- For a Redress Award of £100,000:
  - Fee: 15% of £100,000 = £15,000 (capped at £10,000) (Ex VAT)
  - Amount You Receive: £100,000 - £10,000 = £90,000
- Fee: 18% of £100,000 = £18,000 (capped at £12,000) (Inc VAT)
  - Amount You Receive: £100,000 - £12,000 = £88,000

## Definitions and Interpretation

- "Agreement": The contractual relationship between You and Us established upon Your signature, including electronic signatures.
- "Claim(s)": Any potential claim(s) against the Lender relating to undisclosed commission charges, insufficient affordability checks, mis-sold ancillary products, or other unfair lending practices.
- "Claims Services": The work We undertake to prepare, submit, and negotiate Claim(s) with the Lender.
- "Cooling-Off Period": 14 days after You provide Your signature, during which You can cancel this Agreement free of charge.
- "Compensation": Any sums offered, paid, or given in respect of a settlement, including interest payments and associated charges.
- "Credit Product": A financial product allowing You to borrow money from a Lender, including Credit Cards, Store Cards, Loans, Overdrafts, and Car Finance.
- "Data Subject Access Request" (DSAR): An information request We send to Your Lender to substantiate Your Claim(s).
- "FSCS": Financial Services Compensation Scheme.
- "FOS": Financial Ombudsman Service, who can review the Lender's decision about Your Claim(s).
- "Instruction": Your authorization for Us to undertake the Claims Services by providing Your signature.
- "Lender": The entity responsible for the arrangement of the Credit Product, including any representative or affiliate.
- "Letter of Authority": The document evidencing Our authority to act on Your behalf, sent to the Lender with any Claim or DSAR.
- "Soft Credit Check": A review of Your credit file to identify information about Your Lenders and Credit Products.
- "Success Fee": The amount You will pay Us for the Claims Services.
- "We/Us/Our": Refers to Simon Turner t/a "Beep Beep Claims".
- "You/Your": The Account/Policy Holder authorizing Us to act on their behalf.



# CANCELLATION FORM

hello@beepbeepclaims.com

beepbeepclaims.com

## RIGHT TO CANCEL

**Cooling-Off Period:** You have the right to cancel your Claim(s) free of charge within the 14 days following the date that you provide your signature to us without giving any reason.

If you cancel your Claim(s) within the Cooling-Off Period, then you will owe Beep Beep Claims nothing, unless your lender has approved a Refund within this period. In this case, Beep Beep Claims shall be entitled to charge you the Success Fee as outlined in the Terms of Engagement.

If you cancel your Claim(s) outside the Cooling-Off Period, our Success Fee will remain payable for any Refund that has been approved by your lender up to the date of your cancellation, or that is approved by your lender after your cancellation.

Please refer to our Terms of Engagement for full details of our Success Fee. Copies of the Terms of Engagement can be requested by post or email.

<p><b>To:</b> Beep Beep Claims Highfield House, 185 Chorley New Road, Bolton, BL1 4QZ <b>Email:</b> hello@beepbeepclaims.com</p>	
<p><b>Name of Claimant:</b></p>	
<p><b>Address of Claimant:</b></p>	
<p><b>Claim Reference(s):</b> (Please give the Claim Reference(s) of the Claim(s) you wish to cancel/terminate)</p>	
<p><b>Signature of Claimant:</b></p>	<p><b>Date:</b></p>

To exercise the right to cancel, you must inform Beep Beep Claims of your decision to cancel your Claim(s) in a clear statement:

**By Letter or using this Form:** Return to Beep Beep Claims, Highfield House, 185 Chorley New Road, Bolton, BL1 4QZ

**By Email:** Send to hello@beepbeepclaims.com



# Complaints Procedure

[hello@beepbeepclaims.com](mailto:hello@beepbeepclaims.com)

[beepbeepclaims.com](http://beepbeepclaims.com)

## Beep Beep Claims

Highfield House, 185 Chorley New Road, Bolton, BL1 4QZ

Email: [complaints@beepbeepclaims.com](mailto:complaints@beepbeepclaims.com)

### How to Make a Complaint

You can make a complaint about our service in the following ways:

- **In Writing:** Send a letter to Beep Beep Claims, Highfield House, 185 Chorley New Road, Bolton, BL1 4QZ.
- **By Email:** Send an email to [complaints@beepbeepclaims.com](mailto:complaints@beepbeepclaims.com).

### What Happens Next

- **Acknowledgement:** We will send you an electronic or written acknowledgement of your complaint within five business days of receipt. We will identify the person who will handle your complaint. Wherever practically possible, this person will not have been directly involved in the subject of the complaint and will have the relevant authority to investigate and bring the complaint to a satisfactory outcome.
- **Investigation:** We will investigate your complaint thoroughly. This may involve reviewing your file and discussing your complaint with the team members involved.
- **Response:** Within eight weeks of receiving your complaint, we will send you either:

A final response which addresses your complaint to a satisfactory outcome, or

An explanation of why we are still not able to make a final response, giving reasons for the delay and indicating the timescale within which you will receive a final response.

### Escalating Your Complaint

If you remain dissatisfied with our response, or if a complaint is not resolved after eight weeks, you can refer your complaint to the Financial Ombudsman Service (FOS). The FOS can investigate complaints up to six years from the date of the problem happening or within three years of when you found out about the problem. You must refer your complaint to the FOS within six months of our final response.



# Complaints Procedure

hello@beepbeepclaims.com

beepbeepclaims.com

## Financial Ombudsman Service

Exchange Tower, London, E14 9SR

**Phone:** 0800 023 4567

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)



## Our Commitment

- We are committed to resolving your complaint fairly and promptly.
- We will treat your personal information as private and confidential except where disclosure is required by law or in relation to pursuing your complaint.
- We will use the outcome of your complaint to improve our service where applicable.
- Complaints to the Regulator
- If you believe that we have not adhered to the regulatory requirements set by the Financial Conduct Authority (FCA), you can contact the FCA directly.

## Financial Conduct Authority

25 The North Colonnade, London, E14 5HS

**Phone:** 0800 111 6768

**Website:** [www.fca.org.uk](http://www.fca.org.uk)



# Letter of Authority

Ref. ID - [Ref. ID](#)  
hello@beepbeepclaims.com  
beepbeepclaims.com

To whomever it may concern,

Please accept this letter as my/our instruction to you, (the "company") to deal directly with Beep Beep Claims as my/our authorised claims representative in respect of the complaint and to provide them with any information they request and which they require to pursue my/our complaint. I/we request that as of the date of this letter any further correspondence or communication regarding this matter is to be addressed to Beep Beep Claims. For the avoidance of doubt communication includes telephonic and written correspondence whether by fax, email or post. This letter of authority will be in force for the duration of this claim unless otherwise determined by Beep Beep Claims and/or the client.

**First Name:**

**Last Name:**

**Maiden Name:**

**Date of Birth:**

**Email Address:**

**Phone Number:**

**CURRENT ADDRESS:**

**Additional Information:**

This authority relates to all information pertaining to all credit products ever arranged by or held with the Lender listed above.

- I have read and agree to Beep Beep Claims's Car Finance Claim Documents, including the Terms of Engagement and Letter of Authority.
- I Authorise Beep Beep Claims to make a claim on my behalf regarding undisclosed commissions.
- I Authorise Beep Beep Claims to raise an information request to the Lender, including a Subject Access Request, to substantiate my claim.
- I Authorise the Lender to issue all communications and information relating to any Claim and/or Subject Access Request to Beep Beep Claims.

I confirm that I have had a vehicle on finance and I was not aware of commission being paid to the dealer and I have agreed to the privacy policy of Simon Turner t/a Beep Beep Claims and authorised them to conduct a soft credit check on my behalf to assess the details of any of my automotive finance information held by credit reference agencies and to conduct any other relevant automotive information searches through its provider, Valid8 IP Ltd. I understand this is part of my rights under GDPR. I understand that any searches conducted via Valid8 IP Ltd shall not affect my credit score, any information gathered through this process will only be used for the purposes of validating my identity and, confirming the existence of any vehicle agreements that may be used to support my claim.

**Sign:**

**DATE OF SIGNATURE:**

**Sign By:**



# INITIAL SIGN DOCUMENT

Ref. ID - [Ref. ID](#)  
hello@beepbeepclaims.com  
beepbeepclaims.com

- Simon Turner t/a Beep Beep Claims is regulated by the Financial Conduct Authority in respect of regulated claims management activities.
- FRN: 836407; Registered with the Information Commissioners Office; Data Protection Number: Z1855193
- I/we wish to use the services of Beep Beep Claims to represent and present my complaint/claim. I am aware that I do not need to appoint any third party to make this claim and that I can present my own complaint directly to the Firm, an alternative dispute resolution scheme (where available), the Financial Ombudsman Service (FOS), or the Financial Services Compensation Scheme (FSCS), and that these services are free.
- I confirm that I have had a vehicle on finance and I was not aware of commission being paid to the dealer. I have agreed to the privacy policy of Simon Turner t/a Beep Beep Claims and authorised them to conduct a soft credit check on my behalf to assess the details of any of my automotive finance information held by credit reference agencies and to conduct any other relevant automotive information searches through its provider, Valid8 IP Ltd. I understand this is part of my rights under GDPR. I understand that any searches conducted via Valid8 IP Ltd shall not affect my credit score, and any information gathered through this process will only be used for the purposes of validating my identity and confirming the existence of any vehicle agreements that may be used to support my claim.
- I/we confirm that I have not previously appointed another representative on this same matter.
- I/we acknowledge receipt of the Terms of Engagement, Cancellation Form, and Complaints Procedure (a copy will also be emailed).
- I/we specifically consent to be contacted by Beep Beep Claims in relation to my claim and for my data to be processed as detailed in Clause 7 of the Terms of Engagement.
- I/we understand that once my case reaches a conclusion, the only fee payable would be the Success Fee. This means that if my case is unsuccessful, I will have nothing to pay.
- I/we understand that the Success Fee charged ranges between 15% and 30%, plus VAT where applicable, and that actual amounts are subject to the minimum and capped fees described in the Terms of Engagement.
- I/we am aware of my right to cancel without any cost within 14 days of signing this document.
- I/we understand that if I cancel after 14 days, but before my case reaches a conclusion, and Beep Beep Claims have undertaken work on my case, the Success Fee and Administration Charge will remain payable for any offer of Compensation that has been made by the Lender up to the date of cancellation or that is made after cancellation.
- I/we confirm that I have not (a) ever been declared bankrupt; (b) been subject to a bankruptcy petition; (c) been subject to, or have ever been subject to, an individual voluntary arrangement; (d) proposed an individual voluntary arrangement which is yet to be approved or rejected by creditors; (e) currently been subject to, or have ever been subject to, a debt relief order; or (f) been subject to any other similar process or arrangement, including but not limited to sequestration. I understand that if any of these circumstances apply, then any damages, compensation, or settlement monies might, in certain circumstances, be offset against my outstanding debts, and that I will need to pay the Success Fee from funds that are not subject to these arrangements.
- I/we understand that, upon submitting a Claim, the Lender may investigate all Credit Products I hold/held with them. If the Lender finds a Credit Product was unaffordable, they may take action, including freezing credit limits, reducing available credit, or requesting the return of financed assets, such as vehicles.
- I/we would like you to request an access code to obtain a copy of my/our statutory credit report.

**Sign:**

**DATE OF SIGNATURE:**

**Sign By:**