No Win No Fee Policy

SJS Legal Limited (Company No. 10598802), trading as ClaimBack-PCP. Authorised and regulated by the Solicitors Regulation Authority (SRA No. 639197). Registered office: West Tower, Second Floor, Brook Street, Liverpool, L3 9PJ.

1. Introduction

At ClaimBack-PCP, we offer accessible legal services on a no win no fee basis and no risk if your case is unsuccessful. Our No Win No Fee policy ensures that you can pursue your claim without the financial burden of upfront fees.

2. What is No Win No Fee?

No Win No Fee, also known as a Damages Based Agreement, means that you will not have to pay any fees for our services if your claim is unsuccessful.

3. How It Works

- **Initial Consultation:** We offer a free initial consultation to assess the merits of your claim. If we believe your claim has a reasonable chance of success, we will offer to represent you on a No Win No Fee basis.
- **Agreement:** If you agree to proceed, we will enter into a No Win No Fee agreement. This document will outline the terms and conditions, including the percentage of the compensation that will be deducted as our fee if the claim is successful.

4. Success Fee & SRA Compliance

If your claim is successful, we will deduct a success fee from the compensation awarded to you. This fee is calculated as a percentage of the compensation recovered and reflects the risk taken in pursuing your case on a No Win, No Fee basis. The applicable percentage and maximum fee are subject to the regulatory limits set by the Solicitors Regulation Authority's Claims Management Fee Rules. A detailed breakdown of our fee structure, including percentage caps and maximum charges based on the value of your claim, is provided below.

Band	Redress Amount (GBP)	Fee % (excl. VAT)	Max Fee Cap (GBP)
1	£1 – £1,499	30%	£420
2	£1,500 – £9,999	28%	£2,500
3	£10,000 – £24,999	25%	£5,000
4	£25,000 – £49,999	20%	£7,500
5	£50,000 and above	15%	£10,000

In most cases, claims will fall under Band 2 (28% + VAT), which is the most commonly applicable range. Exemptions to the caps are rare and typically do not apply to standard claims. We are committed to full transparency and will confirm applicable fees and caps in your final invoice, which will show exactly how the fee was calculated against the redress actually awarded.

For more details, please refer to the official SRA guidance: sra.org.uk/solicitors/standards-regulations/claims-management-fees-rules.

5. Disbursements and Additional Costs

While our No Win No Fee policy covers legal fees, there may be other costs associated with your claim, such as court fees, medical reports, or expert witness fees. These are known as disbursements.

6. What Happens if You Win

Compensation: If your claim is successful, you will receive compensation. Our agreed success fee will be deducted from this amount. The remainder will be paid to you.

7. What Happens if You Lose

No Fees: If your claim is unsuccessful, you will not owe us any legal fees, provided you comply with the terms of our agreement.

8. Your Obligations

- **Cooperation:** To maximise the chances of a successful outcome, you must provide accurate information and respond promptly to requests from our team.
- **Honesty:** It is crucial that you are honest and transparent throughout the claims process. Any false information or misrepresentation can void the No Win No Fee agreement.

9. Termination of Agreement

- **By You:** You can terminate the No Win No Fee agreement at any time. If you do, you may be responsible for any costs properly incurred up to the point of termination; we will itemise these for you on request.
- **By Us:** We reserve the right to terminate the agreement if you breach its terms, fail to cooperate, or if we believe the claim is unlikely to succeed. In such cases, you will be informed in writing.

10. Contact Us

If you have any questions about our No Win No Fee policy or wish to discuss your claim, please contact us at claims@claimback-pcp.co.uk.

SJS Legal Limited t/a ClaimBack-PCP (Company No. 10598802) is authorised and regulated by the Solicitors Regulation Authority (SRA No. 639197). You may pursue this claim yourself, for free, directly with your lender or through the FCA's redress scheme, and are under no obligation to use a law firm or a claims-management company. Document version v190726, effective 19 July 2026 — supersedes v070525.