

Moneysolve Standard Terms And Conditions for Bankruptcy

The agreement is made between you and us and is made on the following terms.

1. DEFINITION OF TERMS

"You"	Our client
"Us"	Moneysolve of Astute House, Wilmslow Rd, Handforth, SK9 3HP.
"Creditors"	These are your unsecured creditors.
"Fees" or "Costs"	£700 or time costs subject to your agreement.
"Commencement"	The date upon which we receive the signed and completed Form of Authority and contract from you.

2. THE AGREEMENT

We will provide you with debt advice and services in accordance with the terms and conditions in this contract and as set out in more detail in our Client Care Booklet which should be read together with these terms of business. You authorise us to provide and request information to and from your creditors in order that we can provide our services to you. The agreement will continue until we have secured all the information we need in order to draft for your consideration your debtors Bankruptcy Petition.

3. YOUR RESPONSIBILITIES TO US

Please see paragraph 32 of the Client Care Booklet.

4. OUR RESPONSIBILITIES TO YOU

Please see paragraph 33 of the Client Care Booklet.

5. OUR FEES

Our fees for helping you file for your own debtors bankruptcy petition are £700. Where your circumstances are complex or unusual we may raise additional charges (based on the time we spend dealing with your matter). If it appears that this might be the case we will provide you with an up to date cost estimate. We sometimes agree to our fees being paid by you monthly. Please ask if this is of interest.

6. CANCELLING THIS AGREEMENT

You can cancel this agreement at any time during the first 14 days from the date of commencement. You can do this orally or in writing to us. We will refund any sum you have paid to us on account prior to this. See paragraph 30 of our client care booklet.

7. TERMINATION OF THE AGREEMENT

You may terminate this agreement. Please see paragraphs 31.2 on our Client Care Booklet. We may also terminate the agreement. Please see paragraph 31.1 of our Client Care Booklet. Unless we have acted in breach of contract you will not be entitled to a refund in either case.

8 OTHER ORGANISATIONS THAT MAY BE ABLE TO PROVIDE ADVICE TO YOU

There are other sources of financial advice and information. Please see paragraph 35 and 37 of our Client Care booklet.

9. OTHER IMPORTANT INFORMATION

We cannot guarantee that your creditors will agree to freeze interest or stop legal action whilst we help you process your bankruptcy application. There is no legal requirement for your creditors to freeze interest, charges and legal action. We have no control over whether the creditors will freeze interest and charges.

10. COMPLAINTS

We hope you will be very happy with the service you receive from us. If you are not, please report your complaint to us as soon as possible. A copy of our complaints procedure is available on our website and on request and is set out in paragraph 34 of our Client Care booklet. When you have exhausted our internal complaints procedure if you are still unhappy you can complain to the Financial Ombudsman Service. Their address is The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Their telephone number is 0300 1239123. Please see paragraph 34 of our Client Care Booklet.

I/We confirm that I/we have read these terms and conditions and the Client Care Booklet a copy of which I/we have been provided with.

Signed..... Dated.....

Signed..... Dated.....

Moneysolve Standard Terms And Conditions for Bankruptcy

The agreement is made between you and us and is made on the following terms.

1. DEFINITION OF TERMS

"You"	Our client
"Us"	Moneysolve of Astute House, Wilmslow Rd, Handforth, SK9 3HP.
"Creditors"	These are your unsecured creditors.
"Fees" or "Costs"	£700 or time costs subject to your agreement.
"Commencement"	The date upon which we receive the signed and completed Form of Authority and contract from you.

2. THE AGREEMENT

We will provide you with debt advice and services in accordance with the terms and conditions in this contract and as set out in more detail in our Client Care Booklet which should be read together with these terms of business. You authorise us to provide and request information to and from your creditors in order that we can provide our services to you. The agreement will continue until we have secured all the information we need in order to draft for your consideration your debtors Bankruptcy Petition.

3. YOUR RESPONSIBILITIES TO US

Please see paragraph 32 of the Client Care Booklet.

4. OUR RESPONSIBILITIES TO YOU

Please see paragraph 33 of the Client Care Booklet.

6. OUR FEES

Our fees for helping you file for your own debtors bankruptcy petition are £700. Where your circumstances are complex or unusual we may raise additional charges (based on the time we spend dealing with your matter). If it appears that this might be the case we will provide you with an up to date cost estimate. We sometimes agree to our fees being paid by you monthly. Please ask if this is of interest.

6. CANCELLING THIS AGREEMENT

You can cancel this agreement at any time during the first 14 days from the date of commencement. You can do this orally or in writing to us. We will refund any sum you have paid to us on account prior to this. See paragraph 30 of our client care booklet.

7. TERMINATION OF THE AGREEMENT

You may terminate this agreement. Please see paragraphs 31.2 on our Client Care Booklet. We may also terminate the agreement. Please see paragraph 31.1 of our Client Care Booklet. Unless we have acted in breach of contract you will not be entitled to a refund in either case.

8 OTHER ORGANISATIONS THAT MAY BE ABLE TO PROVIDE ADVICE TO YOU

There are other sources of financial advice and information. Please see paragraph 35 and 37 of our Client Care booklet.

9. OTHER IMPORTANT INFORMATION

We cannot guarantee that your creditors will agree to freeze interest or stop legal action whilst we help you process your bankruptcy application. There is no legal requirement for your creditors to freeze interest, charges and legal action. We have no control over whether the creditors will freeze interest and charges.

10. COMPLAINTS

We hope you will be very happy with the service you receive from us. If you are not, please report your complaint to us as soon as possible. A copy of our complaints procedure is available on our website and on request and is set out in paragraph 34 of our Client Care booklet. When you have exhausted our internal complaints procedure if you are still unhappy you can complain to the Financial Ombudsman Service. Their address is The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Their telephone number is 0300 1239123. Please see paragraph 34 of our Client Care Booklet.