

TERMS AND CONDITIONS OF BUSINESS

1 Introduction

- 1.1 The legal services that Zedra Legal Services (UK) Limited provides are authorised and regulated by the Solicitors Regulation Authority whose rules can be inspected at www.sra.org.uk. Our registration number with the Solicitors Regulation Authority is 830093. These terms and conditions are set out to comply with certain standards recommended by various legal requirements and the requirements and advice of the Solicitors Regulation Authority and the Law Society. Their other purpose is to indicate to clients as clearly as possible the standard of service that they can expect from us, the amounts that we will charge for the work that we do and our methods of charging.
- 1.2 These terms and conditions do not affect statutory and common law rules that govern solicitors' business. However, if there is a conflict between the terms and conditions and such rules, the terms and conditions will prevail so far as it is possible for them to do so.
- 1.3 When the words 'we' and 'us' are used in these terms and conditions, they mean Zedra Legal Services (UK) Limited. This firm is registered company with registration number 13323323 and having its registered office at Booths Hall, Booths Park 3, Chelford Road, Knutsford, Cheshire, WA16 8GS. A list of members is available for inspection at this address.
- 1.4 These terms and conditions, any letter that we may send you confirming your instructions to us and any document referred to in that letter, together represent the terms and conditions of business on which we contract with you.

2 Visiting our offices

We are open on normal working days from 9.00 to 17.00. Please note that we do not usually provide our services outside of the days and times stated above, except where we have made prior arrangements with you.

3 Service standards

- 3.1 **Use of plain English:** Our aim is to use plain, straightforward and non-technical language in our written and verbal communications. If documents and communications from other persons or organisations are not expressed in this type of language, we will clearly explain the meaning as far as it is reasonably possible to do so.
- 3.2 **Keeping you informed of what is happening:** we will let you know what is happening with in a timely manner or at such other times as agreed between you and us.
- 3.3 **Explaining what we are doing for you:** We will let you know what legal and other work we are carrying out for you as your matter advances. We may do this in writing, by telephone or by email.

- 3.4 **Costs information:** If we are charging on a fixed fee basis, we will inform you as soon as it becomes apparent that the work we need to do is outside what has been described in the letter which accompanies these terms and conditions. If we have provided an estimate as to the amount of work involved, we will inform you as soon as it becomes apparent that the work we need to do is outside the scope of work to be carried out as stated in the letter which accompanies these terms and conditions or the amount of time required to perform the work exceeds what we estimated.
- 3.5 **Timescales:** We will provide you with up to date information on the progress of the work we are doing for you.
- 3.6 **Informing you about the risks and benefits of your matter:** We will let you know whether the results that you are seeking or the goals that you wish to achieve are worth pursuing set against the amount that you will need to spend on legal fees (including our fees), other costs and any risks that you might face. We will keep you informed where there is a significant change in circumstances.
- 3.7 **Ways of funding your matter:** From time to time we will examine whether there are sources of funds to pay for the legal costs (and other costs) that must be paid to deal with your matter.

4 Equality and diversity

We have a strong commitment to embracing as well as promoting equality and diversity in the relationships that we have with our clients, our employees and third parties. If you would like to see our equality and diversity policy, please let us know.

5 Responsibility for the work carried out on your behalf

- 5.1 The person(s) who will carry out all or the majority of the work on your matter is shown on the letter that accompanies these terms and conditions.
- 5.2 In certain circumstances, it may be appropriate for some work to be carried out by other members of staff, such as paralegals, administrators or secretaries. This allows us to provide a more efficient service to you and also to charge you the appropriate amount for the work done. All work by such staff is performed under the supervision of a solicitor. A director has overall supervision of the matter.

6 Charges and expenses

6.1 How we charge

We charge for the work that we do in a number of possible ways:

- 6.1.1 you pay us a fixed amount;
- 6.1.2 we estimate the likely amount of our fees; or
- 6.1.3 our fees are based on the amount of time that we spend dealing with your matter.

Our method of charging in your case is specified in the letter which accompanies these terms and conditions.

6.2 Fixed fee arrangements

- 6.2.1 Where we agree to charge you a fixed fee, you will be required to pay that fee regardless of whether your matter proceeds as expected or envisaged, or whether you achieve the result or objective that you have in mind.
- 6.2.2 If we agree to work for a fixed fee, we make a number of assumptions or we will specify the work that we will or will not do. Where the assumptions are no longer met or we need to do work outside the scope of that specified, it will be necessary to charge you more. We would then attempt to agree with you a further fixed fee or to charge further fees on a time costed basis (as described in paragraph 6.4 below); otherwise, the retainer would need to be terminated.

The assumptions that we make or the work that we specify we will do are set out in the letter which accompanies these terms and conditions.

6.3 Estimated cost arrangements

- 6.3.1 Where we provide an estimate for our fees, the estimate is normally based on our view of the amount of work that will be necessary to deal with a matter. We will make certain assumptions for this purpose. The covering letter which accompanies these terms and conditions will set out the relevant assumptions if we are charging an estimated amount.
- 6.3.2 If the assumptions change or the estimated amount that we are charging is no longer realistic, we will let you know as soon as possible and discuss what the next steps will be. We will then agree with you to charge either a further fixed fee or further fees on a time basis (as described in paragraph 6.4 below); otherwise, the retainer will need to be terminated

6.4 Fees based on the amount of time that we spend dealing with your matter

- 6.4.1 Where it has been agreed that we will charge you based on the time that we spend in dealing with your matter, our current hourly rates are:

Position	Hourly Rate (GBP)
Head of Legal	350
Legal Counsel/Solicitor	275

- 6.4.2 Routine letters or emails that we write and routine telephone calls that we make and receive are charged as units of 1/10th of an hour. Routine letters or emails that we receive are charged at 1/10th of an hour. Other letters, emails and telephone calls are charged depending on the length of time that they take.

- 6.4.3 We review our rates in January each year and will advise you of the new rates if they are to apply to your matter as it progresses.

- 6.4.4 In addition to the time taken on your matter we also take into account various other factors including the complexity of the issues involved in the matter, the speed at which action must be taken, the expertise or specialist knowledge that the matter requires and, if appropriate, the value of the property or subject matter involved. Our rates may be adjusted upwards if, for example, the matter becomes more complex than expected or must be carried out in an emergency or out of hours. In these circumstances, the increased rate will not exceed 10% above the usual hourly rate.

- 6.4.5 If you require more information or have a concern about our rates after an annual review, please do not hesitate to contact us.

6.5 VAT

We add VAT to our charges at the rate that applies when we carry out the work. Currently this is 20%. Our VAT registration number is 396521175.

6.6 Disbursements

You will also be required to pay for the expenses that we incur on your behalf (commonly called 'disbursements'). These include bulk photocopying charges, courier costs, travel expenses and the costs of using the services of other professionals and persons (such as surveyors, accountants, barristers and other agents). Also payable may be fees to central and local government, regulatory and other bodies (such as court fees, search fees, company searches and so on), and charges to transfer funds by electronic or other means and banker's drafts. VAT is normally payable on these items.

6.7 Additional work

If we need to carry out some unforeseen additional work, we will let you know about this (normally before we carry it out) and provide you with an estimate of the cost. This situation can arise because of unexpected difficulties, a change in your requirements or a change in circumstances during the course of the matter (such as unexpected developments or inactivity by the other party or parties involved in the matter).

6.8 Matter not concluded

If your matter is not concluded we will still charge for the time that we have spent and the disbursements and expenses that we have incurred on your behalf. You will still be expected to pay our charges and expenses.

6.9 Money on account

We will usually ask you to pay certain sums in advance of us carrying out work and incurring expenses on your behalf. From time to time, we will ask for further sums in advance during the course of the matter. We will offset such payments made in advance against the invoices that we send you from time to time and the final invoice. However, you should be aware that the total charges and expenses are likely to exceed the advance payments that you have made to us.

6.10 Clearance of funds

Since we are not allowed to use one client's money for any other client's matter we will need to ensure that any cheques or other forms of payment that you provide to us have cleared before carrying out work on any aspect of your matter.

6.11 How we deal with payments

6.11.1 You can pay us by cheque or by making an electronic payment. Our policy is not to accept any payment from you (or from a third party) in cash.

6.11.2 Should you prefer to pay by direct transfer please be sure to use the bank details that we have provided to you. We will not be changing banks during the time that we are handling your matter so if you receive notice to this effect, or if you receive a request for a payment that you were not expecting, please check with us before paying any such amount as it may well be an attempted fraud by someone who has hacked into emails.

6.11.4 If we need to make any payments to you, we will only do so by writing a cheque in your name or sending the money directly to a bank or building society in your name. We will not make payments to third parties or in cash (whether to you or a third party).

7 Invoices

7.1 To enable you to budget we may send out interim invoices from time to time before the conclusion of your matter. We will then send out a final bill on the completion of the work. In the normal course of events any interim bill will be on account of the final costs in that matter and we will not therefore be limited as to the eventual amount of costs charged for the period stated on any such interim invoice.

7.2 From time to time, however, we will also be entitled to raise what will be headed an 'interim statute bill'. This will be different to the interim invoices described above in that the charges stated will be final for the period in question and will not be capable of being subject to any addition or amendment on our part at any later stage. We will also therefore be entitled to commence recovery procedures in the event that any such bill remains unpaid. If you are unhappy with any interim statute bill you are entitled to request an assessment from the courts under Part III of the Solicitors Act 1974 as explained in paragraph 21 below. In these circumstances we are entitled to charge interest for any sums that are or remain unpaid.

7.3 There are strict time limits for this process and you may wish to seek independent legal advice.

7.4 We may also render additional bills to cover disbursements which we have incurred in dealing with your instructions.

7.5 Please pay our invoices within 30 days of receipt. We will charge you interest at 8% per year as from 30 days of the date of the invoice. Interest is charged on a daily basis.

7.6 If you have any queries about any invoice that you receive, please contact us immediately.

8 Financial benefits arising while acting for you

If we receive any financial benefit arising from the matter for which you are instructing us we will account to you for the sum in full and tell you how we came by it. For example, we may receive a commission payment or a referral payment where a third party provides a service to you following a recommendation from us. In some circumstances we may suggest that we retain some or all of the payment but may only do so if you agree to our doing so.

9 Referrals

9.1 We sometimes obtain some of our work from third parties. In these circumstances, third parties will refer a client to us in return for us paying them a referral fee.

9.2 We will only accept such referrals where our professional judgment and independence are not prejudiced, and where your interests as a client are not affected in any way.

9.3 If we have entered into an arrangement with a third party who has referred or introduced you to us in return for us paying them a referral fee or sharing our fees with them, we will let you know about this. Where this is the case, we will confirm the arrangement and the amount of our fee that we are sharing with the third party or the amount of the referral fee that we will pay them in the letter which accompanies these terms and conditions.

10 Data protection

10.1 We use the information you provide primarily for the provision of legal services to you and for related purposes including:

10.1.1 addressing correspondence and related documents to other parties and opponents in any litigation, as well as other agencies such as the courts or government agencies where relevant to the work we are doing for you; and

10.1.2 maintaining the financial and other personal information we are required to keep under the professional rules we are subject to and by law, including our obligations to HM Revenue and Customs.

10.2 Our use of that information is subject to your instructions, the EU General Data Protection Regulation, the Data Protection Act 2018 and our professional duty of confidentiality. Please note that our work for you may require us to provide the information we hold on you to various third parties such as expert witnesses and other professional advisers, the Solicitors Regulation Authority as our regulator, our bank if details are required by them in relation to the operation of our client account and we are holding monies for you accordingly, our financial auditors and also any quality management inspectors for any such schemes to which we subscribe. Where appropriate we will obtain confidentiality agreements from any such relevant external sources including where we outsource any business support functions.

10.3 The legal bases which are relevant to the work we undertake for you are mostly in order that we can perform satisfactorily the contract we have with you and also so that we can protect our interests and those of our professional indemnity insurers in the event of a future claim. We are required by law to retain certain data including identity and address details in order that we can comply with the government's anti-money laundering controls (see paragraphs 15 and 16 below). We would also need your consent to send you future marketing information (see paragraph 26 below).

10.5 You have a number of rights as a data subject including the rights to:

10.5.1 be informed of the data we hold on you;

10.5.2 have any incorrect or out of date data rectified;

10.5.3 cease to receive certain forms of communication or to restrict processing;

10.5.4 take your data elsewhere ('portability'); and

10.5.5 object to our use of data.

10.6 Unlike certain other business concerns we do not as a law firm involve ourselves in automated decision making and profiling.

10.7 The person responsible for data protection with this firm is Kevin Guy. You have a right of access under data protection legislation to the personal data that we hold about you and if you would like to make a request to know about this please let the above named person know, preferably in writing by post or email to kevin.guy@zedra.com stating 'data subject access request'.

10.8 If you are unhappy about the way that we are managing your data you have a right to object to the Information Commissioner at:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Telephone: 0303 123 1113

Please also see your rights to complain to the Legal Ombudsman (see paragraph 20.2 below).

11 Email (and other forms of electronic communication)

Email and other forms of electronic communication (such as texting and voicemail) enable us to communicate more quickly with our clients (and also enable clients to correspond with us more quickly). However, not every client finds one or more of these methods of communication acceptable, not least as there have been mounting concerns of late as to the risk that fraudsters and hackers might intercept such messages and so gain access to their contents. We will assume that we have your agreement to communicating by email and texts unless you tell us otherwise. For these reasons we do not include our bank details in emails and we would encourage you to do the same when communicating with us.

12 Outsourcing

In order for us to deal with your matter promptly, we sometimes arrange for certain tasks to be carried out by persons not directly employed by us. The tasks usually consist of administrative or clerical work (such as typing, photocopying or filing). Where we do this, it will mean that the contents of your file (including information about yourself) must be provided to them in order to perform the tasks. We will always try to have a confidentiality agreement in place with such persons. If you do not wish us to have persons who are not directly employed carry out such tasks, please tell us as soon as possible.

13 Examination of our files and systems by third parties

We may be subject to inspection by various external organisations including the Law Society of England and Wales. We will obtain an assurance of confidentiality when any such inspection occurs but please advise the person handling your matter if you would prefer for your file to be withheld from inspection for these purposes. Work on your matter will not be affected in any way if you would prefer to withhold consent.

14 Proof of identity

- 14.1 We are obliged to obtain satisfactory evidence of the identity of our clients and often others involved in the transactions or cases we are dealing with. In most cases these checks are a mandatory element of the government's controls over money laundering and terrorist financing and we are required to conduct them by law, and in other circumstances we are required to do so by the professional rules that we are subject to. Our usual practice will be to commission an electronic database search, in which case the fee of £5 will be charged to you as expense. As an alternative we can ask to see your original passport or photo driving licence and a recent utility bill or bank statement. If it is not practicable for us to meet you at an early stage of the work, we are handling for you we may ask you to obtain certified documents from another lawyer or financial professional elsewhere and submit these certified copies to us in the post.
- 14.2 Please note that any such searches and copy documents will be securely maintained on the file for your matter in pursuance of our data protection policy (see paragraph 10 above). The uses that will be made of the data will be to provide confirmation of the identity of the person(s) providing it only. The law requires us to maintain such data for the period of 5 years from the end of the matter we are handling for you or from the date at which you cease to be a client of this firm. However, you agree to our retaining the forms and any other data for our usual file retention period of not less than 6 years from the date of the file being archived, or longer than this if necessary, as when litigation has arisen or may be pending, and the checks have or may become relevant in any such proceedings.
- 14.3 In all other respects the data and papers collected for these purposes will be retained in accordance with our file storage procedures.
- 14.8 Where you cannot provide satisfactory evidence of your identity, we may be unable to:
- 14.8.1 act for you; and/or
 - 14.8.2 receive any money from you; and/or
 - 14.8.3 pay any money to you or to a third party on your behalf.

15 Confidentiality, money laundering and proceeds of crime etc

- 15.1 As solicitors, we have both a professional and a legal obligation to keep your affairs confidential. These obligations include not disclosing the information that you provide to us (except in the circumstances listed in paragraph 10 above and in this paragraph) or details about the legal services that we are providing to you.
- 15.2 These obligations of confidentiality are not absolute. In certain circumstances, we may have a duty under the law to make a disclosure to the National Crime Agency. This duty to make a disclosure will be triggered when we suspect or know that a transaction may involve money laundering or terrorist financing.
- 15.3 If we do make a disclosure to the National Crime Agency in connection with your matter, this is likely to mean that:
- 15.3.1 we will not be able to tell you that a disclosure has been made;
 - 15.3.2 we may have to stop working on your matter for a period of time; and
 - 15.3.3 we will not be able to tell you why we have done so.
- 15.4 If you and another person jointly instruct us on a matter, you agree that there will be no confidentiality between you and the other joint client and we will assume that any information you disclose to us can be shared with the other joint client unless you inform us to the contrary. In most cases we will be unable to act for both or all co-clients where we are expected to withhold relevant information from one or more of the others and in such circumstances we may have to cease acting for one or more, or perhaps all, of the co-clients. We can also share information that you provide in relation to a matter with a third party (such as an accountant or estate agent and so on) who is helping with the matter, unless you instruct otherwise. You also permit us to disclose information about matters on which you instruct us to our insurers, auditors and the regulatory bodies governing the work of solicitors. We will only do so in confidence.
- 15.5 If a conflict of interest occurs (for example, where your interests conflict with those of another joint client on the same matter or another client), we may have to stop acting for you. A conflict of interest can arise for a number of reasons. For example:
- 15.5.1 if you do not wish to allow us to disclose information that you have provided to another joint client (such as where you are buying property with a mortgage and do not wish us to disclose certain information to the lender who is a joint client with you);
 - 15.5.2 if you provide information to us which we must disclose to another client (in order to act in their best interests as well as yours) but you do not wish us to do so, or the other client provides information which we must disclose (in order to act in your best interest) but they do not wish us to do so; or
 - 15.5.3 if another situation develops where it would be a breach of professional rules for us to act for both you and another client.

16 Storage of papers and documents

- 16.1 We are entitled to keep all the papers and documents generated by us or received from you or other persons (including original documents) if some or any sums that you owe us have not been paid at the end of our work on the matter or after the termination of the retainer.
- 16.2 We normally keep papers for not less than 6 years (“the Retention Period”) (except for those that you ask us to return to you). We keep the papers on the understanding that at the end of the Retention Period, we have your authority to destroy the papers. However, we will not destroy any papers that you have expressly asked us to deposit in safe custody.
- 16.3 We do not usually charge for retrieving papers or documents held in storage where you are providing continuing or new instructions. We may charge (based on the time that we spend in retrieving stored papers or documents) for producing them to you or to another person at your request.

17 Financial services

- 17.1 Investments
 - 17.1.1 We are not authorised under the Financial Services and Markets Act 2000, nor are we regulated by the Financial Conduct Authority. If, while we are acting for you, you need advice on investments, we may have to refer you to someone who is authorised to provide the necessary advice. However, we may provide certain limited investment advice services where these are closely linked to the legal work we are doing for you. This is because we are members of the Law Society of England and Wales, which is a designated professional body for the purposes of the Financial Services and Markets Act 2000.
 - 17.1.2 The Solicitors Regulation Authority is the independent regulatory arm of the Law Society. The Legal Ombudsman provides an independent complaints review process for most clients of solicitors’ firms. If you are unhappy with any investment advice you receive from us, you should raise your concerns with either of these bodies.

18 Termination

- 18.1 You can terminate your instructions to us in writing at any time. However, if you have not paid all the sums owing to us, we are entitled to keep your papers and documents until you do so.
- 18.2 During the course of the matter, we may come to believe that we should stop acting for you. This may be the case if, for example, you cannot give us clear or proper instructions on how we should proceed, or it has become apparent that you have lost confidence in the way that we are carrying out work on your behalf.

- 18.3 We will only stop acting for you when we have a good reason to do so; for example:
 - 18.3.1 if you do not pay one or more of our invoices;
 - 18.3.2 if you do not make an advance payment promptly when this has been requested;
 - 18.3.3 if you provide instructions that are unreasonable or would require us to breach a professional rule or a duty to the court or involve the commission of a criminal offence; or
 - 18.3.4 if there is a conflict of interest.
- 18.4 If we decide to stop acting for you, we will give you reasonable notice that this is what we plan. The precise length of the notice will depend on the circumstances.
- 18.5 If you decide that you no longer wish us to act for you, you must pay us for the time that we spend based on our hourly charges plus any expenses incurred up to the date of our ceasing to act for you.

19 Our service and complaints

- 19.1 We hope that you will be pleased with the service we provide to you and we would encourage you to let us know if you feel unhappy about any aspect of what we are doing for you. If you are unhappy with the service provided or the amount of any bill, please let us know. In these circumstances we have a written procedure for handling complaints which is available on request from Kevin Guy (kevin.guy@zedra.com) or you can download a copy of it from our website at www.zedra.com
- 19.2 You also have the right to make a complaint to the Legal Ombudsman at any time but they will usually expect us to have completed our investigations into your complaint and to have provided you with our final views on it before they will become involved. They will also usually expect us to have reached this point within 8 weeks of first making your complaint to us. There are limitations to the availability of this service, especially for organisations, and you may wish to consult their website for further details. Their full contact details are:
postal address: The Legal Ombudsman PO Box 6806 Wolverhampton WV1 9WJ telephone number: 0300 555 0333 email address: enquiries@legalombudsman.org.uk website: www.legalombudsman.org.uk
- 19.3 Please also note that there are time limits for making a complaint to the Legal Ombudsman. The Legal Ombudsman will not usually accept your complaint if:
 - 19.3.1 more than 6 years have elapsed from the date of the act or omission giving rise to the complaint; or
 - 19.3.2 more than 3 years have elapsed from the time when you should have known about the complaint; or
 - 19.3.3 the date of the alleged act or omission giving rise to the complaint was before 6 October 2010.

- 19.4 You should make any complaint to the Legal Ombudsman within the period of 6 months from when you receive a final response from us.
- 19.5 If you are unhappy with or have a complaint about the amount that we have charged you, you can alternatively use the ‘assessment’ procedure (see paragraph 21 below for more details on this).

20 Your rights with regard to our invoices

- 20.1 If you do not agree with the amount of any of our invoices you can alternatively make a complaint to us or you have the right to apply to the High Court in accordance with sections 72 to 74 of the Solicitors Act 1974. The court will assess the amount charged in an invoice. This process is subject to certain limitations and strict time limits apply, so you may wish to seek legal advice on your rights under this process.
- 20.2 If you use the procedure under the Solicitors Act 1974 and any part of an invoice remains unpaid, we have the right to charge interest on it (on the basis set out in paragraph 7.2 above).
- 20.3 You also have the right to complain about the amount of any of our invoices under our complaints procedure. Please see paragraph 20 above. If you make an application to the court under paragraph 21.1 above you may then be unable to access the services of the Legal Ombudsman.

21 Insurance and liability

- 21.1 In connection with the services provided by us, any claim can only be brought against Zedra Legal Services (UK) Limited and not against its individual members, officers or employees. We believe that this is reasonable as it corresponds to modern business practice and Zedra Legal Services (UK) Limited has in place indemnity insurance equivalent to the minimum cover required by the Solicitors Regulation Authority.
- 21.2 ‘Claim’ means any claim whether arising out of this agreement or otherwise, and whether such a claim is made in contract, tort, on the ground of breach of trust or on any other basis.
- 21.4 Our maximum liability for loss or damage, breach of contract, breach of trust, negligence or otherwise (with the exception of fraud) is £3 million for any one transaction or matter or series of connected transactions or matters, unless a higher amount is stated in the letter that accompanies these terms and conditions.
- 21.5 We will not be liable for any loss, damage, costs or expenses of an indirect or consequential, special or exemplary nature, including without limitation any economic loss or other loss of turnover, profits, opportunities, business or goodwill.
- 21.6 We limit our liability as far as the law permits. We cannot limit our liability where, because of our negligence, we cause death or personal injury to occur.

- 21.7 Please ask us for an explanation of the terms and conditions in this paragraph 22.

21.8 The services that we provide are solely for you and (except with our express written agreement) no other person shall be entitled to receive copies of or to rely on our advice for any purpose and we shall have no duties to any third party.

21.9 We have professional indemnity insurance. The indemnity insurer is Allianz Global Corporate & Specialty of 60 Gracechurch Street, London, EC3V 0HR. The territorial coverage of the insurance is worldwide. The insurance contract may be inspected at our registered office.

22 Third parties

22.1 For the purposes of the Contracts (Rights of Third Parties) Act 1999, this contract is not intended to, and does not, give any person who is not a party to it the right to enforce any of its provisions.

22.2 Only the person(s) named as our client or clients in the letter accompanying these terms and conditions can rely on any advice or assistance or other work that we provide. If any information given as part of our advice, assistance or other work is revealed to a third party by you (or by us), you must then inform the third party that we accept no responsibility for it.

23 Further instructions concerning non-contentious matters

If you provide us with further instructions concerning other non-contentious matters, these general terms and conditions will apply unless we agree otherwise.

24 Law and jurisdiction

This agreement will be governed by and construed in accordance with the law of England and Wales and each party agrees to submit to the exclusive jurisdiction of the courts of England and Wales.