Terms of Engagement

Between Fairs Fair Tax Ltd (“Us”, “We”, “Ours”) and

1. OUR SERVICES

1.1. **What will we do**

a. We will undertake an Initial Assessment of your potential claim.

b. We will access your HMRC Income Record Viewer (IRV) once you have granted us access through HMRC’s digital authorisation process (referred to as the “HMRC digital handshake”).

c. We will review details of your PAYE income, employment, pension income, taxable benefits, tax deducted and other information reported to HMRC.

d. Based on the information and instructions you provide, if there is a valid potential claim for a tax refund then, subject to these terms of engagement, we may submit one or more of the following tax forms; a Tax Form R40 (Claim for a refund of Income Tax deducted from savings and investments), Self-Assessment Amendment Claim, Overpayment Relief Claim and/or a Tax Form P87 (Claim for income tax relief for your employment expenses) and/or a MATCF (Marriage Allowance Claim) on your behalf. We may also submit one or more of the following forms; SA1 Form (Register for Self-Assessment) a SA 100 (Self-Assessment tax return) a CF411 Form (Apply for Home Responsibilities Protection (HRP)). This is not an exhaustive list; we may submit other forms as applicable.

e. For a tax-refund claim, we will obtain the HMRC agent authority required for the relevant service, including Form 64-8 where appropriate. For HRP, separate HMRC and Department of Work and Pensions (DWP) authorities and any accepted arrears payment nomination are required as set out below.

f. Where our initial assessment identifies a valid potential claim for the transfer of Marriage Allowance from one person to another, subject to these terms of engagement, we will submit a Marriage Allowance Transfer Claim Form (MATCF) to HMRC. On submitting the MATCF, HMRC may also conduct a full review of your tax records from the previous four tax years and/or check for any over/under payments of Tax.

g. Where our initial assessment identifies a valid potential claim for a refund of Income Tax deducted from savings and investments then, subject to these terms of engagement, we may submit a Tax Form R40, (Claim for a refund of Income Tax deducted from savings and investments), Self-assessment Amendment Claim, or Overpayment Relief Claim on your behalf.

h. Where our initial assessment identifies a potential claim for Income Tax relief for your employment expenses, then, subject to these terms of engagement we may submit a Tax Form P87 to HMRC on your behalf.

i. We will prepare and submit the agreed forms using the information and instructions you provide, including your signature, together with relevant records obtained under your authority.

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j. Tax Form R40, Tax Form 64-8, Self-Assessment Amendment Claim Form, Overpayment Relief Claim Form, Tax Form P87, SA1 Form (Register for Self-Assessment), a SA 100 (Self-Assessment tax return), CF411 (Apply for Home Responsibilities Protection) and Marriage Allowance Claim Form (MATCF) are collectively referred to as the "Form(s)" where relevant.

k. For a HRP claim; we will request the relevant HRP or National Insurance record breakdown from HMRC and the necessary information from DWP, including the submission of a RARL6: Request personal information about someone else from DWP Form or its replacement where appropriate. We will review the HMRC record or relevant information you provide. If there is no relevant shortfall or potential HRP claim, we will explain the outcome and take no further claim action. If a potential claim is identified, we will prepare and submit Form CF411, track HMRC's decision and the correction of your NI record, then contact DWP for the pension recalculation, arrears breakdown and settlement information.

l. We will keep you informed of material developments, explain decisions we receive and identify any review or appeal deadline stated in them. It is entirely at the discretion of HMRC and DWP to decide individual entitlement and any payment due, therefore we cannot guarantee any correction, increased pension, arrears or a decision date. A correction may produce no cash payment.

m. Notwithstanding the submission to HMRC and / or DWP of a Form we will act as your agent and nominee, solely for the purposes and activities expressly set out in these terms of engagement. We shall not be responsible for the provision of tax or financial advice more generally, nor shall we be obliged to act as your agent and nominee for other individual or business tax affairs unless we have expressly agreed otherwise with you in writing**. In entering into a Contract for the supply of our Services with us you acknowledge that:**

   i. **you shall remain responsible for all tax affairs and submissions to HMRC and/or any other relevant tax authorities save for those submissions which we have expressly agreed to undertake on your behalf in these terms of engagement; and**

   ii. **neither the performance by us of the Services nor the onward payment to you of any tax refund which is received as a result shall constitute advice on your individual or business tax affairs more generally, including whether it is appropriate for you to bring any tax refund claim in your circumstances or to accept any tax refund payment offered by HMRC as a result of our Services. Accordingly, you are encouraged to obtain independent tax advice as to the suitability of submitting any tax reclaim and/or if you require more general advice on your tax affairs outside of the Services.**

1.2. **What you agree to do**

a. You agree to provide us with full and accurate information regarding:

   i. any details required to progress a Marriage Allowance Transfer Claim;

   ii. details in relation to any other Tax Refund Claims which you would like for us to assess as part of our Initial Assessment; and

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iii. all such information regarding your more general tax affairs in the relevant tax years as may be reasonably required by us to enable us to undertake the Services, including but not limited to your national insurance number, employers PAYE reference, details of your relevant tax code, tax bracket, pension income and any other information related to the use of your savings allowance and taxable income and/or work expenses.

iv. you agree to provide us with access to your HMRC Income Record Viewer (IRV) via HMRC's digital authorisation process (referred to as the "HMRC digital handshake") so that we may access the required information.

b. You agree to provide information which is correct to the best of your knowledge and belief and to **tell us promptly if it changes or you discover an error. You remain responsible for your declarations**. We will use reasonable care and skill in providing the agreed service, consider the relevant records and information available to us, and seek clarification of material inconsistencies before submission. We do not guarantee the completeness or accuracy of information held by third parties.

i. Where you have requested for us to submit a claim for a Marriage Tax Allowance Transfer to HMRC, you acknowledge that it is your responsibility and that of your spouse or civil partner to provide true and accurate information, and that HMRC will hold you directly responsible for any false or incorrect information provided; and

ii. You and your spouse or civil partner agree to disclose any information relevant to the Marriage Allowance Transfer Claim, including but not limited to, your earnings, income, or capital gains for each tax year the Marriage Allowance Transfer Claim is being applied for.

iii. You agree that we will continue to represent you for a claim for a Marriage Tax Allowance Transfer to HMRC for each subsequent new relevant tax year, provided your circumstances and those of your spouse or civil partner remain eligible. It is your responsibility to inform us if yours and/or your spouse or civil partner's circumstances change.

iv. We will notify you 14 days prior to the submission of any subsequent tax year's claim. If you do not want us to submit your claim, you must inform us within this 14-day period.

c. You agree that, where requested by us for the purposes of providing the Services to you, you will enter into such written documents as may reasonably be required to give us authority to:

i. make relevant subject access requests under Article 15 of the UK GDPR, limited to information reasonably needed for the instructed matter and supported by any consent required for the request;

ii. undertake such soft or full search credit checks, as may be reasonably necessary for us to provide the Services;

iii. receive relevant data for us to process your claim(s) from third parties, including but not limited to Allay.

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d. Based on the information you provide us, if there is a valid potential claim, you agree to:

i. complete and sign the relevant forms and authorise us to submit them to HMRC, and / or DWP on your behalf. Where a separate payment nomination is given and accepted by the paying department, we may receive the specified repayment as nominee. **Signing an agent authority alone does not guarantee payment to us. HRP arrears are governed by paragraphs 3.19 to 3.25.**

e. Where information required for an agreed form is missing or needs correction, you authorise us to incorporate the information you supply or specifically authorise us to obtain, within your agreed instructions. We will obtain further instructions or a signature only where the change or the department's requirements make that necessary.

f. You agree that we may securely retain your signature and, with your consent, apply it to the identified forms covered by your instructions, using a method accepted for those forms.

g. You agree to provide us with your bank account details so that we may pay any refund which we receive from HMRC as your agent and nominee as a result of the Services (after deduction of our Fee), directly to you by way of bank transfer.

h. You agree to tell us straight away if your contact or repayment/bank account details change or if you appoint an alternative tax agent at any time after having signed the Tax Form 64-8 authorising us to act as your tax agent.

1.3. It is entirely at the discretion of HMRC to accept the submission of any tax refund claim which we may seek to submit on your behalf and/or to progress any tax refund claim which has been submitted. For example, HMRC may from time to time impose restrictions on the number of claims which may be accepted for submission and/or processed in any period. Accordingly, we can give no representation or guarantees in relation to the time frame for the acceptance or processing by HMRC of any tax claim made by us on your behalf or the performance by us of the Services more generally.

2. YOUR CONTRACT WITH US

2.1. Subject to paragraph 2.2 below, the contract between you and us for the provision of the Services by us and which shall incorporate these terms of engagement (the "**Contract**"), shall come into effect on the date on which you sign to indicate your acceptance and consent to these terms of engagement ("**Commencement Date**").

2.2. You acknowledge and agree that, notwithstanding the commencement of the Contract in accordance with paragraph 2.1 above, we are unable to provide the Services until we have received all of the written documents of authority which are reasonably required by us to perform the Services (as set out at paragraph 1.1 above). We shall have no liability to you to the extent that any failure by us to perform the Services or any part thereof has arisen as a result of:

a. your failure to provide the information and any written documents of authority which are reasonably required by us to perform the Services, or

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b. you having withdrawn your authority for us to act as your agent and nominee (to the extent that the relevant part of the Services requires us to act as your nominee or agent); or

c. you having appointed an alternative tax agent meaning that we are unable to be appointed as your tax agent (to the extent that the relevant part of the Services requires us to do so).

2.3. Where you are engaging our Services online or over the telephone you have a period of 14 days from the Commencement Date during which you may change your mind and cancel the contract between us for the Services free of charge. If you cancel the contract after 14 days the cancellation Fee due to us for any Services which we provide up to the date of cancellation will be payable. The cancellation fee payable by you is our average fee for the service provided, calculated on the date of cancellation. Please note however that you will lose the right to cancel if the relevant Services have already been completed prior to our receipt of your notice of cancellation and our full fee will be payable.

2.4. You can cancel by emailing info@fairsfair.co.uk or writing to our registered office. An unequivocal statement that you wish to cancel is sufficient; no particular form of words is required.

2.5. You acknowledge that, once we have performed the Services, it is entirely at the discretion of HMRC to accept any claim and/or to cancel any refund claim which is in progress. Even where you have cancelled the Contract between you and us within the 14-day cancellation period, it may not be possible to cancel any refund claim that is in progress at HMRC.

2.6. Ending our service does not automatically withdraw a claim and/ or form already submitted to HMRC or DWP. We will explain how to revoke our authorities, notify the relevant departments through accepted routes and provide relevant records and known deadlines so that you can continue directly or through another representative. We cannot guarantee withdrawal of an application or recall of a payment already being processed.

2.7. The information you have provided to us for your Tax Refund Claim(s): We will submit your refund request to HMRC using the information you have confirmed with us, as shown above.

2.8. For HRP cancellation.

a. You may cancel within 14 days beginning the day after your HRP contract is entered into, or any longer period required by law. Cancel using the contact details in paragraph 2.4.

b. If you cancel before qualifying arrears have been authorised as being due to you or us as your authorised nominee, we will not charge a later success fee for this case. If qualifying arrears were already authorised as due before cancellation, any earned success fee remains subject to paragraph 3.24 and your statutory cancellation and refund rights. Nothing permits us to retain a fee which the law requires us to refund.

c. You can also end the HRP service after the cancellation period by notifying us. Revoking a departmental authority or payment nomination is a separate step; we will explain the applicable process.

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3. OUR FEES

For HRP services, paragraphs 3.19 to 3.25 apply instead of paragraphs 3.1 to 3.18. The provisions below for other tax-refund services do not impose additional fees on an HRP case.

3.1. Our Services are provided to you on a "No-Win, No-Fee" basis. This means that:

a. There will be no charge to you where our Initial Assessment is that no potential claim for the relevant type of tax refund from HMRC exists; and

b. There will be no charge to you in the event that we make a refund claim to HMRC as your nominee or as your agent (where relevant) and that specific refund claim is unsuccessful, unless the information you provided to us, for example in relation to clause 1.2 (b) of this agreement, is found to be inaccurate or misleading, resulting in an unsuccessful claim. In this event, we reserve the right to charge you an administrative fee of £100 + VAT.

3.2. Our Fee will be due and payable in the event that a refund is authorised by HMRC in relation to any Form(s) (as relevant) which we have submitted as part of the Services. Our Fee will remain due and payable even in circumstances where you:

a. choose to reject or otherwise not accept any refund which has been authorised by HMRC; or

b. withdraw your Form(s) (as relevant); or

c. otherwise withdraw your authority for us to act as your nominee or as your agent (where relevant) or

d. cancel your refund claim directly with HMRC at any time after we have performed the Services.

3.3. In the event HMRC make or offer to make a payment directly to you in relation to any Form(s) (as relevant) which we have submitted as part of the Services, you must notify us immediately of any such payment and you will be liable to us for the payment of the relevant Fee which is payable to us in accordance with these terms of engagement.

3.4. In the event that HMRC make or offer to make a payment directly to us for a claim submitted by us where you later liaise with HMRC and / or another tax agent but we hold valid authority, the offer will be subject to our Fee as set out in paragraph 3.6 below.

3.5. In circumstances where we do not know the exact amount of refund which has been authorised to be paid to you (e.g. because you have withdrawn your authority for us to act as your nominee or you have failed to inform us of a refund which was authorised as a result of our Services and which has been paid directly to you by HMRC), then we reserve the right to apply our Fee to such estimated tax refund amount as we may reasonably calculate as being due to you on the basis of the initial information which you have submitted to us.

3.6. Subject to the payment of our Minimum Fee (as discussed at paragraph 3.13 below), the fee for our Services is a sum equivalent to 40% plus VAT of any refund which is authorised to be paid to you by HMRC in relation to any Form(s) (as relevant) which we have submitted as part of the Services (collectively, the "**Fee**").

3.7. In the event that HMRC make a subsequent assessment of the refund you have been issued, deem the refund invalid, and request a repayment of the refund in full, our fee will remain entirely due to us by you and will be non-refundable.

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3.8. We accept no responsibility for any delay or failure to issue the relevant refund to you as a result of HMRC providing insufficient information to allow us to correctly identify that the refund is yours. In these circumstances we will take all reasonable steps to gain the required confirmation from HMRC.

3.9. **HMRC, at its sole discretion, may offset any refund sums which it authorises as payable to you as a result of our Services, against outstanding liabilities owed by you to HMRC. In these circumstances a reduced or no refund may be received by you even where a successful refund claim has been made. Our Fee would still be payable to us in these circumstances and would be calculated on the basis of the total amount of refund which was authorised by HMRC and not the total amount of refund which is actually received. Subject to paragraph 3.13, you shall be liable to us in the event that there is any shortfall in the amount of Fee owed to us and the amount of refund which we actually receive as your agent and nominee**.

3.10. Refunds from HMRC will be paid directly to us as your nominee (or, where relevant, as your agent) and our Fee will be deducted prior to our onward payment of those refund sums to you.

3.11. In the event that any other refunds or sums are sent to us by HMRC as a result of us acting as your nominee or agent, but which do not relate to a Form(s) (as relevant) which we have submitted as part of the Services; then we shall refuse payment of such refunds or sums to our account (e.g. we may return the relevant cheque to HMRC). Where it is not possible to refuse payment of the relevant refunds or sums (e.g. because such refund or sums are combined with refunds which we are due to receive as your nominee) then our Fee would be applied to such elements of the refund or sums which relate to the Services we have performed only. All other elements of such refund or sums which do not relate to the performance by us of the Services would be paid on to you in full, without deduction of our Fee.

3.12. We may from time to time at our discretion agree with you that the percentage amount of Fee payable to us from you shall be less than the 40% plus VAT discussed at paragraph 3.6 above. We will discuss this with you where relevant.

3.13. A minimum fee of £10 (the "**Minimum Fee** ") applies to our Services. In the event that any refund obtained from HMRC on your behalf is less than or equal to this Minimum Fee then we will, close your case, and 100% of the refund obtained will be retained by us as payment for the services (unless we have agreed otherwise).

3.14. Subject to paragraph 3.9 above, we will make onward payment of any refund sums due to you from HMRC (following deduction of our Fee), by:

a. bank transfer to such personal bank account as you have notified to us; or

b. via a designated e-money account which we will open in your name. Where payment is made into an e-money account, you may draw down the relevant refund sums yourself or you may opt to use such funds directly from the designated e-money account.

3.15. In the event that we are unable to make payment to you by bank transfer or via a designated e-money account, either because you have failed to submit to us correct bank account details, or you have failed to provide us with any documentation we request in order to satisfy our AML obligations, or otherwise, then, subject to paragraph 3.17 below,

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we shall make payment to you by cheque or such alternative method of payment as may be agreed between us.

3.16. An administration fee of £15 (the "**Admin Fee**") will apply to all onward payment methods, including cheques, except for bank transfer made directly to your own personal account or payment to a designated e-money account which we have opened in your name. Any Admin Fee payable to us shall be deducted by us prior to onward payment to you of any refund sums due.

3.17. A separate Admin Fee may be charged by us in respect of each additional attempt we are required to make to effect payment of any sums due to you (including contact via SMS, email or telephone, the re-issue of any cheques to you or the resending of sums via bank transfers where the initial bank account details supplied by you were incorrect), unless such additional payment attempts are required as a result of our actions.

3.18. Subject to paragraph 3.10 above, we shall take all reasonable steps to effect onward payment to you of any sums which we have received from HMRC on your behalf, during which period of time your portion of your refund shall remain in our client account. However, in the event that:

a. We have contacted you no fewer than 10 times to try and arrange for payment of sums to you; and

b. we are unable to effect any onward payment due to you within a period of 6 months from the date on which the relevant sum has been received by us from HMRC on your behalf; and

c. such failure to effect repayment has arisen as a result of your actions, e.g. your failure to provide us with valid bank account details, your failure to authorise us to pay a designated e-money account, your failure to provide us with any documentation we request in order to satisfy our AML obligations, or your failure to cash any cheque issued to you by us within a period of 6 months; then we shall reserve the right to donate any refund sums which we have received from HMRC on your behalf to a charity of our choice (following deduction of any Fees and Admin Fees which are due to us, including an additional Fee due for the onward payment to a charity). Where any sums are donated to charity in accordance with this paragraph then we shall have no further liability to you whatsoever in respect of the payment of any such sums.

3.19. Our HRP fee is 25% plus VAT. (30% including VAT) of the State Pension arrears awarded, before departmental offsets, received by you or by us as your authorised nominee, and before any personal Income Tax you pay separately.

3.20. We do not charge on future regular pension payments or pension increases, unrelated payments, or correction-only outcomes, for example, on arrears of GBP 5,000 the fee is GBP 1,250 plus GBP 250 VAT, totalling GBP 1,500; you retain GBP 3,500 before any personal tax. This is an illustration only, not a prediction of an award.

3.21. Our intended arrangement is to receive only the specified HRP arrears as your authorised nominee, deduct the agreed success fee and VAT, and pay the balance to you. This requires your separate specific payment nomination and acceptance by the paying department. These terms, 64-8, the DWP information authority and any subject access request do not themselves ensure payment to us. We will not change your ongoing

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pension payment account or receive unrelated benefits under this nomination. You retain entitlement to your arrears; this is not an assignment of your State Pension entitlement.

3.22. Where we receive qualifying arrears, we will deduct our Fee prior to our onward payment of those refund sums to you. Payment is to your verified bank account, with any necessary alternative method agreed separately.

3.23. If the department pays you directly despite a nomination, the same fee applies under paragraphs 3.19 and 2.8. Please provide the relevant award breakdown and receipt evidence through our secure route, where possible within 7 days. You will be liable to us for the payment of the relevant Fee which is payable to us in accordance with these terms of engagement.

3.24. If the department makes a subsequent assessment of the arrears, you have been issued, reduces or deems the refund invalid, and requests a repayment of the refund in full, our fee will remain entirely due to us by you and will be non-refundable.

4. IMPORTANT INFORMATION

4.1. **You can pursue a refund claim, or check eligibility and apply to HMRC for HRP, independently through GOV.UK free of charge, without our service. You may instead appoint another representative. Fairs Fair Tax Ltd. is an independent paid service and is not part of, or endorsed by, HMRC or DWP. The HRP application guidance is https://www.gov.uk/guidance/apply-for-home-responsibilities-protection**.

4.2. **You acknowledge that any refunds by HMRC are made at the sole discretion of HMRC. Accordingly, in performing the Services (including the submission of any refund claim to HMRC on your behalf) we make no representation nor give any guarantee that your claim will be successful, nor that any refund will be obtained. Any example assessments of potential refunds which may be obtained are included for illustrative purposes only**.

4.3. We shall have no liability to you in the event that HMRC refuses any refund claim or issues any incorrect refunds to you as a result of:

a. any information which you have supplied to us having been incorrect;

b. your failure to provide in a timely manner, any information which is requested by us or by HMRC in order to process your claim(s)

c. HMRC determining you are in arrears; or

d. you being and/or having been declared insolvent, either by way of Bankruptcy Order and/or Debt Relied Order.

4.4. Nothing in this Contract excludes or limits liability which cannot lawfully be excluded or limited, including liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation. Nothing removes a consumer's statutory rights or remedies, including the right to services performed with reasonable care and skill under the Consumer Rights Act 2015. References elsewhere to departmental decisions, client information or delays do not exclude our responsibility for our own breach of contract, negligence or failure to exercise reasonable care and skill.

4.5. Subject to paragraph 4.4, if you are a business, we will not be liable to you, whether in contract, tort (including negligence), for breach of statutory duty or otherwise, arising

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under or in connection with these terms of engagement for any indirect or consequential loss.

4.6. Subject to paragraph 4.4, we will not be liable to you, whether in contract, tort (including negligence), for breach of statutory duty or otherwise, arising under or in connection with these terms of engagement of any Contract which incorporates them, for any loss arising as a result of:

a. our complying with our legal and regulatory duties, such as delays or disclosures arising in the context of compliance with anti-money laundering legislation;

b. circumstances beyond our reasonable control (for example, any outages or delays suffered by HMRC).

4.7. We may use carefully selected third-party tax agents, professional advisers and service providers to assist us with the Services. Where a third-party tax agent acts on Fairs Fair's behalf, it must be appropriately registered with HMRC where required and, unless we tell you otherwise, your Contract remains with Fairs Fair and Fairs Fair remains responsible for the Services. If another tax agent needs to be separately authorised by you to deal with HMRC, we will identify that agent and obtain any authority required. We may transfer all or part of the Services or Contract to another appropriately registered tax agent where reasonably necessary, but we will identify the replacement provider before the transfer and will not use the transfer to increase the agreed Fee or materially reduce your contractual rights. Where the law, HMRC procedure or the nature of the transfer requires your consent, a new contract or a new HMRC authority, we will obtain it.

4.8. You agree that any or all of our obligations under the Contract may be transferred to one or more replacement provider(s) by giving you notice via written or electronic communication. If you're unhappy with the transfer, you can end the Contract between us within 5 business days of us telling you about the transfer.

4.9. The benefit of any or all of our rights under or relating to the Contract may be assigned to any of our affiliates, funders, investors, or any other third party, without prior notice to you.

4.10. You can only transfer your Contract with us to someone else if we agree to this.

4.11. Nobody else has any rights under the Contract. The Contract is between you and us. Nobody else can enforce it and neither of us will need to ask anybody else to sign-off on ending or changing it.

4.12. If a court invalidates some of the Contract, the rest of it will still apply. If a court or other authority decides that some of the terms included within these terms of engagement are unlawful, the rest will continue to apply.

4.13. Even if we delay in enforcing the Contract, we can still enforce it later. We might not immediately chase you for doing something you're not allowed to, but that doesn't mean that we can't do this later.

4.14. We may from time to time make changes to the Services, the Contract, our privacy policy or these terms of engagement of which we are required to reflect changes in relevant laws and regulatory requirements. Where we wish to make changes which are not required by relevant laws or regulatory requirements, then we shall notify you of these changes. We will notify you of changes required by law and explain their effect. An update to a website or privacy notice does not itself increase an existing contractual fee or give authority for additional claims.

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4.15. We will use your personal data as explained in the privacy notice supplied to you and available at https://fairsfair.co.uk/privacy-policy/. We use our existing CRM for secure case storage, correspondence and case management. For HRP we share relevant information with HMRC and DWP and with necessary service providers as described in that notice. Authority for claim handling is separate from optional marketing consent. We will explain any additional information or permissions needed for the case.

4.16. English law governs these terms and the Contract. For a consumer, this does not remove mandatory protections applicable where you live or any right to bring proceedings in the courts available to you under consumer law. For a business customer, the courts of England and Wales have exclusive jurisdiction, subject to rights which cannot lawfully be excluded.

4.17. State Pension arrears may affect your tax position and means-tested benefits. They are not described by us as a tax refund or tax-free compensation. The success-fee example does not predict your final amount after personal tax or benefit adjustments.

Acceptance

I confirm I understand and accept the terms as above.

Name	**Date**
Signature	

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