

# Client Care Guide





A different type  
of law firm



## Introduction

At the heart of Wright & Lord's commitment to service is the promise to deliver practical, friendly and informative advice in a way that suits our clients best. This 'Client Care Guide' is designed to provide you with clear and helpful information regarding our service standards.

## Service Levels

Wright & Lord is committed to providing a high level of service. We will:-

- Use plain language in all our communication.
- Provide an explanation of the legal work required at the start, and, as your matter progresses.
- Provide updates on your matter by telephone, e-mail or by post (whichever suits you best).
- Provide cost information at the outset with regular updates.
- Update you if there are any changes which will affect the likely outcome or costs
- Where possible, provide a time scale for each stage of your matter with updates if there are any changes.

In return we kindly ask you for your co-operation by providing

- Clear, timely and accurate instructions.
- All documentation requested to assist in completing your matter in a timely manner.

## Verification of Identity

Due to Government regulations, we must confirm the identity of all of our clients. Where possible, we will use an online system and separate details about this will be sent to you shortly if they have not already been dealt with.

# Our Privacy Policy

Wright & Lord Solicitors Ltd will need to obtain personal information from you during the course of our relationship with you. We respect your privacy and are committed to protecting your personal data. This privacy notice will tell you about the data we will need, the basis upon which it will be used, your privacy rights and how the law, governed by the General Data Protection Regulations, protects you.

Wright & Lord Solicitors Ltd (Company No. 7029178) is the controller of, and responsible for, your personal data. We are registered with the Information Commissioner's Office (ICO) under the data protection legislation (ref: ZA095689).

If you have any questions about this privacy notice, including any requests to exercise your legal rights, please contact our Data Privacy Manager: **Chris Gates** - Director **E** [chris.gates@wrightandlord.com](mailto:chris.gates@wrightandlord.com) **T** 01524 402065

## 1. The personal data we will hold

We will ask you for personal information to enable us to provide the legal services you require, to maintain our records and to satisfy legal and regulatory requirements. This personal information will include:

- your full name and possibly any previous names
- your date of birth
- your contact details, for example, your postal address, email address and telephone numbers
- financial details and
- other information necessary to assist us in acting on your behalf.

## 2. The use of your personal data

We need personal data from you to enable us to provide legal services to you under our Terms of Business, our contract with you. We will only use your personal data when the law allows us to and this may also be:

- where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests
- where we need to comply with a legal or regulatory obligation, for example, under money laundering regulations.
- where it is considered to be in your vital interests or
- where we have your consent, for example, for marketing purposes.

### **3. The release of your data to other parties**

To enable us to act on your behalf under the Terms of Business it may be necessary for us to pass your data to other professionals or service providers, for example, other solicitors involved in your matter, estate agents or search providers in conveyancing transactions, barristers or accountants. We will only pass on your data where necessary and only data required to progress your instructions.

### **4. Storage of personal data**

At the end of the matter your file will be stored electronically for a minimum of 12 years. We must satisfy our regulatory, accounting, and reporting requirements. You may also wish to check information relating to your matter at some point following the closure of your file.

We may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further notice to you.

### **5. Your rights relating to your personal data**

You have the right to:

- request access to your personal data
- request a correction of the personal data we hold about you if any data is incomplete or inaccurate.
- object to the processing of your personal data. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.
- request the erasure of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. Please note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.
- request restriction of the processing of your personal data.
- request the transfer of your personal data to you or to a third party.
- withdraw consent at any time where we are relying on your consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent.

Please contact Chris Gates if you require further information or wish to exercise any of these rights.

You will not have to pay a fee to access your personal data (or to exercise any of the other rights reasonably requested). We will try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

## 6. Changes in your data

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

## 7. Your right to complain

You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues ([www.ico.org.uk](http://www.ico.org.uk)). We would, however, appreciate the chance to deal with your concerns before you approach the ICO. Please contact us in the first instance to see if we can resolve any issues with you.

## 8. Marketing

You will receive marketing communications from us if you have requested information from us and/or you have given your consent to receive that marketing. You can ask us to stop sending you marketing messages by contacting us at any time.

# Our Complaints Policy and Procedure

We are committed to providing a high-quality legal service to all our clients. If something goes wrong we need you to tell us about it. This will help us to improve our standards. If you are unhappy about any aspect of the service you have received, or about a bill, please contact our complaints officer:

**Chris Gates** - Director **E** [chris.gates@wrightandlord.com](mailto:chris.gates@wrightandlord.com) **T** 01524 402065 or by post to our Victoria Street office. On receipt, our complaints officer will provide you with a copy of our 'Complaints Handling Procedure'.

If you are not satisfied with our handling of the complaint you can ask the **Legal Ombudsman** at

PO Box 6806, Wolverhampton, WV1 9WJ

**T** 0300 555 0333 **E** [enquiries@legalombudsman.org.uk](mailto:enquiries@legalombudsman.org.uk)

to consider your complaint.

Normally you will need to contact the Legal Ombudsman within six months of receiving a final written response from us about your complaint. Please note, there are some other time limits to consider. For further details please ask us or view their website as above.

You may also have the right to object to our bill by making a complaint to: The Legal Complaints Service and/or by applying to the court for an assessment under Part III of the Solicitors Act 1974

## Tax Advice

We do not give advice on potential tax consequences and are not authorised or qualified to do so.

If we do become involved in tax planning it will be to give effect to a scheme (by appropriate drafting and implementation) as advised by and in conjunction with accountants who will take primary responsibility for the actual advice on tax consequences. If you would like us to refer you to someone with the necessary expertise, we are happy to do so.

## Investment Advice

Some legal services such as probate work involve investments. We are not, however, authorised by the Financial Conduct Authority and so may refer you to someone who is authorised to provide the necessary advice. However we can provide certain limited services in relation to investments, provided they are closely linked with the legal services we are providing to you, as we are regulated by the Solicitors Regulation Authority (SRA).

If you have a problem with any of the services we have provided for you please let us know. We will try to resolve any problem quickly and operate an internal complaints system to help us to resolve the problem between ourselves. You will see the details above.

## Insurance Mediation

This firm is not authorised by the Financial Conduct Authority. However, we are included on the register maintained by the Financial Conduct Authority so that we can carry on insurance mediation activity. This is broadly the advising on, selling and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the SRA. The register can be accessed via the Financial Conduct Authority website [www.fca.org.uk/register](http://www.fca.org.uk/register)

## Money Laundering & Terrorist Financing

Money Laundering Regulations require solicitors to obtain satisfactory evidence of the identity of their clients and any beneficial owners who are not their clients. This is because solicitors who deal with money and property on behalf of clients can be targeted by criminals attempting to launder money.

Due to Government Regulations, we require evidence of the identity of clients as soon as possible. We have considered this above.

We are professionally and legally obliged to keep your affairs confidential. However, solicitors may be required by statute to make disclosure to the National Crime Agency where they know or suspect that a transaction may involve money laundering or terrorism financing. If we make a disclosure in relation to your matter, we may not be able to tell you that a disclosure has been made. We may have to stop working on your matter for a period of time and may not be able to tell you why.

## Mortgage Fraud

If we are acting for you and your proposed lender (as will frequently be the case in a transaction) we have a duty to fully reveal to the lender all relevant facts about the purchase and mortgage which include:

- Any differences between the mortgage application and information we receive during the transaction
- Any cash back payments or discount schemes that a seller is giving

## Avoiding Scams

Solicitors who hold client money can be a target for scammers. To prevent criminals accessing client account details we take precautions. We will provide our client account banking details to you in a secure manner, for example, face to face or by letter rather than e-mail. We will not change bank account details during the course of the transaction and we do not notify changes to important business information such as bank account details by e-mail

We also advise you of the risks and your own responsibilities for the security of your data and bank account details and the dangers of social engineering scams and IT manipulation to steal data.

## Protection for Client Accounts

In the event that the institution holding the client account funds collapses, clients may be eligible for compensation from the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to consumers if the banking institution is unable, or likely to be unable to pay claims against it.

- Wright & Lord Solicitors Ltd client account is held with:

Handelsbanken,  
69-71 Church Street  
Lancaster  
LA1 1ET

- In the event of the institution collapsing we will seek consent from clients to disclose their details to the FSCS
- The compensation limit for lost funds is £85,000

## Limitation of Liability

Our potential liability to you in carrying out the retainer for you is limited in all respects to £3M. in respect of any loss or damage you may suffer however it occurs and whether it is as a direct or indirect consequence of any breach of contract, negligence or other fault on our part. Our Professional Indemnity insurer is W.R. Berkley Syndicate Management Limited / Zurich Insurance plc, Marsh Ltd, Tower Place West, London, EC3R 5BU.

The territorial coverage of our policy is worldwide.

## Regulatory Status

Wright & Lord Solicitors Ltd is authorised and regulated by the Solicitors Regulation Authority (SRA No. 519292) whose code of conduct can be found at [www.sra.org.uk](http://www.sra.org.uk). Wright and Lord Solicitors Ltd is a company registered in England & Wales with registration number 7029178 and registered office at 63 Victoria Street, Morecambe, Lancashire LA4 4AF. The directors of Wright and Lord Solicitors Ltd are Stephen Nicholas Wright LL.B. (Hons), Christopher Gates LL.B. (Hons), Lynne Lord LL.B. (Hons) Zoe Leanne Riley LL.B. (Hons) and Dale Shimwell B.Sc. (Hons).



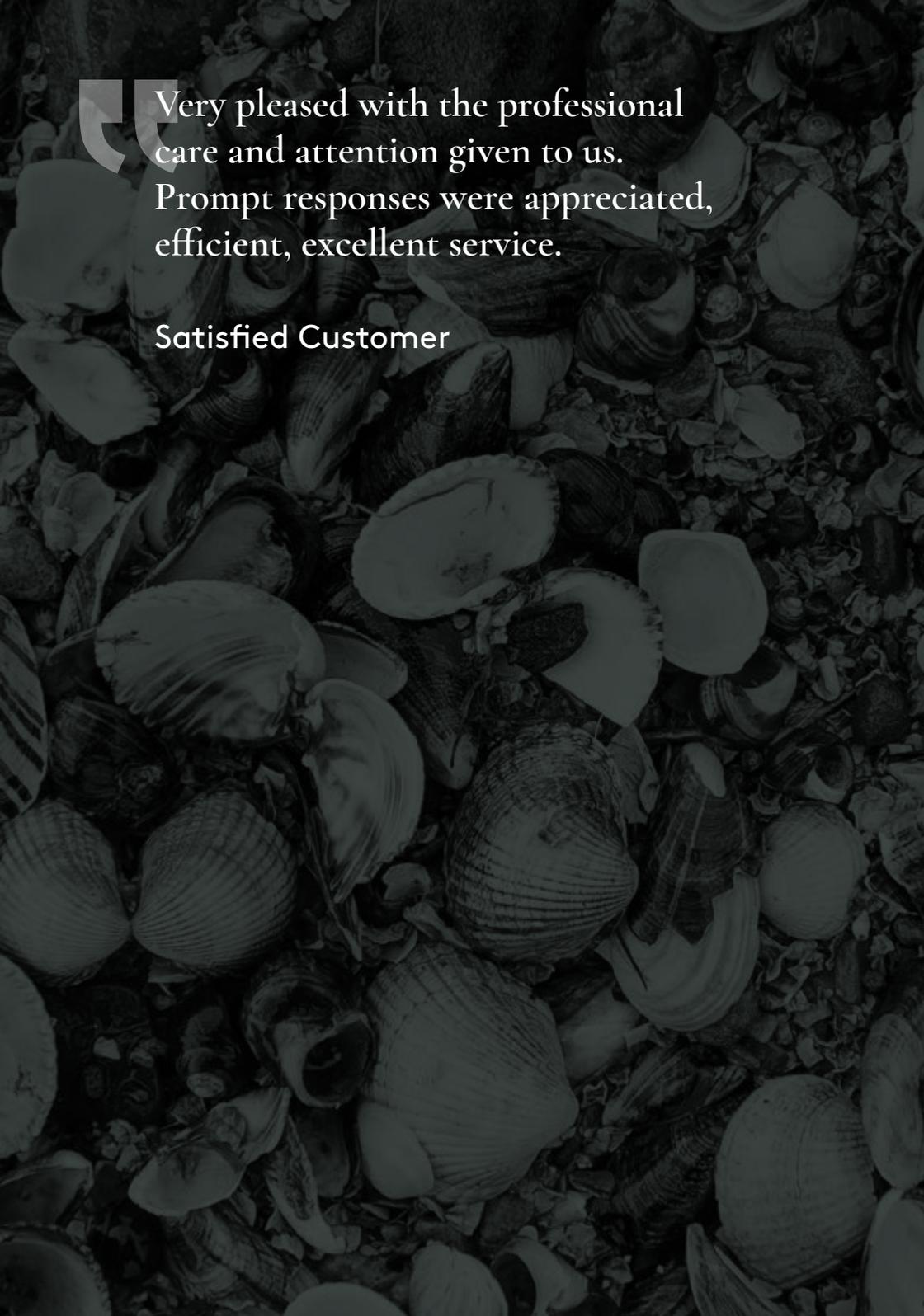
Wright & Lord Solicitors Ltd owns shares in Wright & Lord Financial Services, a trading name of MWLFS Limited which is authorised and regulated by the Financial Conduct Authority.

Wright & Lord Financial Services is not regulated by the Solicitors Regulation Authority. The statutory protections attaching to clients of Wright & Lord Solicitors Ltd under regulation by this Authority are not available to clients of Wright & Lord Financial Services.

Please let us know if you would like a home or out of office hours appointment.

You can also obtain more information on our legal services by logging onto our website [www.wrightandlord.com](http://www.wrightandlord.com) or connect with us on Facebook, Twitter and LinkedIn





Very pleased with the professional  
care and attention given to us.  
Prompt responses were appreciated,  
efficient, excellent service.

Satisfied Customer

### **Morecambe**

63 Victoria Street, Morecambe, Lancs LA4 4AF

**T** 01524 402050    **F** 01524 402051

**E** [info@wrightandlord.com](mailto:info@wrightandlord.com)

### **Lancaster**

19 Castle Hill, Lancaster, Lancs LA1 1YN

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**E** [info@wrightandlord.com](mailto:info@wrightandlord.com)

### **Milnthorpe**

37 Beetham Road, Milnthorpe, Cumbria LA7 7QN

**T** 015395 65990    **F** 01524 402051

**E** [info@wrightandlord.com](mailto:info@wrightandlord.com)

### **Bare**

53 Princes Crescent, Bare, Lancs LA4 6BY

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**STEP**  
ADVISING FAMILIES ACROSS GENERATIONS

Zoe Riley

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