

For Web Use

10 July 2017

Dear Claimant,

Opportunity to recover losses from [Bank of Scotland / Newcastle Building Society] suffered as a result of your Integrity Maximiser Plan

We are contacting you in relation to your Integrity Maximiser investment, [Insert GP Ref]. We have been contacted by a specialist litigation law firm in regards to a compensation claim they are currently managing on behalf of all Integrity Maximiser investors, Integrity Group Action.

The litigation firm and other experts have thoroughly investigated the matter and concluded that it is likely that the investment loan provided by [Bank of Scotland / Newcastle Building Society] to enable your investment in your Integrity Maximiser Plan was not appropriate for the purpose for which you applied. We are informed by the litigation lawyer who is supported by a Queens Counsel opinion that your investment loan provider is likely to be held responsible for any losses you have incurred as a result of the investment.

We are subsequently, inviting all Integrity Maximiser Investors to join the Group Action claim. The claim will be fully funded by a litigation funder who agrees to cover the claim upon the following principles:

- No upfront or ongoing payment would be required from you - you would incur no liability for any costs
- Minimal input will be required from you. We anticipate you will be only be required to provide your authority mandate to the litigation firm and potentially a witness statement at a later date
- You would only be required to pay to a predetermined percentage of any successful compensation and damages claims received to cover all incurred costs
- The percentage payable of any successful claims will reduce dependent on the number of claimants prepared to participate and total amount claimed

In summary, the greater the number of claimants and subsequent amount claimed, the greater the compensation received by each claimant and the lower the percentage deduction from any compensation you receive.

This applies even if you have already received partial compensation for your total losses from the FSCS.

Enclosed you will find a Q&A document summarising the compensation claim being offered and you are invited to contact us should you wish to discuss this further.

In addition, we have enclosed a mandate for you to confirm your wishes in respect of the Group Action. Please indicate on the mandate how you wish to proceed and return this to us in the envelope provided at your earliest convenience.

Yours faithfully,

Integrity Reviews Ltd
Tel: 023 9221 7251

Integrity Group Action Mandate

I/We confirm that following receipt of the Integrity Group Action letter and supporting documentation that I/We wish to be included with the Group Action claim and issued with the litigation firms Authority Mandate.

I/We would like to request a call back from Integrity Reviews Ltd to discuss the Group Action.

I/We do not wish to be included with the Integrity Group Action and do not wish to be contacted regarding this.

GP Reference

Client 1 Name

Client 1 Signature

Client 2 Name

Client 2 Signature

Integrity Q&A Fact Sheet

Did you lose money on an Integrity Maximiser?

It could have been due to a wide-scale loan mis-selling. We show you what really happened to your investments and give you an opportunity to seek action and the potential for compensation.

The Integrity Maximiser Counterparts

There were five counterparts responsible for arranging the Integrity Maximiser structures:

- 1. The Independent Financial Adviser (IFA)**
Advised on the suitability of the investment element of the structure
- 2. Halifax bank of Scotland (HBOS) or Newcastle Building Society (NBS)**
Provided the investment loans
- 3. Thring Townsend or Davies Blank Furniss**
Transferred the ownership of the Traded Endowment Policies to the investor
- 4. TEP Factory**
Provided Traded Endowment Policies that met the IFA's specified criteria
- 5. Integrity Financial Solutions**
Facilitated the whole process by bring all the counterparts together and providing the required administration support

Why Did The Integrity Maximiser Fail?

The level of investment loan granted by the lender to each investor proved to be unsustainable. The majority of borrowers did not know that their loan balances were dangerously high until it was too late.

The Claim

Should you wish to seek legal action against your lender, you can join the Group Action with the litigation firm, who have conducted an 8 year investigation and uncovered wide-scale loan mis-selling within the lenders.

They propose a Group Action (group litigation) compensation claim against the lenders with no upfront charges to you, the Integrity Maximiser Investor.

You can find out more about the Group Action at our website ukintegrity.com.

Group Action

A 'Group Action' which is also known as 'multi party action' or 'group litigation' may take place when a number of people have suffered injury or financial loss as a result of a common cause. Group Action solicitors in the UK specialise in representing a large number of potential claimants with the intention of concentrating numerous sources of individual evidence, pooling resources and reducing legal costs and financial risk by pursuing legal action for just a few of the most typical claimants who effectively represent the others within the group.

Legislation

A Group Action solicitor may call upon both the common law and statute in order to prove a case. Some areas of multi-party action are not protected by specific legislation that covers the disputed issue although most types of legal matter relating to group litigation have now been previously litigated and act as precedents.

There is consumer protection legislation to which Group Action solicitors in England & Wales, Scotland and Northern Ireland may refer including the main UK statutes:

- Consumer Protection Act 1987 (Product Liability) (Modification) Order 2000 (Statutory Instrument 2000 No. 2771)
- Consumer Protection Act 1987 (Product Liability) (Modification) (Scotland) Order 2001 (Statutory Instrument 2001 No. 265)
- Product Liability (Amendment) Act (Northern Ireland) 2001

What Are Claimants Required To Do?

1. Join the Group Action by signing the enclosed mandate and subsequently the litigation firm's authority mandate
2. Work with the litigation firm in providing a witness statement
3. Verify evidence with the litigation firm

What will it cost me?

The Integrity Group Action is a **no win no fee** opportunity, that is easy to join and relatively easy to participate in.

As the number of claimants and amount claimed increases, the percentage given up by claimants is reduced. This means that the more claimants, the greater the compensation received by each claimant and the lower the percentage deduction from any compensation received by claimants.

Claimants can still join even if they have already received partial compensation for their total losses from the FSCS.

For more information about costs and registration, visit our website ukintegrity.com.