



## **FUNDING OPTION CONFIRMATION**

Scottish Redress Scheme – Informed Choice Declaration

<b>Client Name</b>	Melissa Mchardy
<b>Our Ref</b>	MMA00406
<b>Date</b>	30/03/2026

### **1. Explanation of Available Options**

I confirm that before entering into a private Conditional Fee Agreement with MMA Legal Limited, I was clearly informed in writing that I have the following options:

- 1.1. I may apply to the Scottish Redress Scheme without instructing a solicitor.
- 1.2. I may instruct a solicitor who participates in the Scottish Government legal fees scheme, under which the Scottish Government may pay that solicitor up to £2,000 plus VAT for advice and assistance with my application (subject to scheme rules).
- 1.3. I may instruct MMA Legal Limited under a private Conditional Fee Agreement.

### **2. Understanding of Financial Implications**

I confirm that I understand:

- 2.1. If I instruct a solicitor under the Scottish Government legal fees scheme, legal fees would not be deducted from any redress payment awarded to me (subject to scheme rules).
- 2.2. MMA Legal Limited does not participate in that Government scheme and will not apply for or accept that statutory fee.
- 2.3. If I instruct MMA Legal Limited under a private Conditional Fee Agreement, legal fees may be payable from any redress payment I receive.
- 2.4. The total fees payable under the private agreement are capped at no more than 20% of my gross redress payment (inclusive of VAT and any success fee).
- 2.5. If my application is unsuccessful, I will not pay any legal fees under the Conditional Fee Agreement.

### **3. Opportunity to Consider and Ask Questions**

I confirm that:

- 3.1. I have been given sufficient time to consider my options.
- 3.2. I have had the opportunity to ask questions about each funding option.
- 3.3. The differences between the Government-funded option and private representation have been explained to me in clear and understandable terms.
- 3.4. I understand that I am under no obligation to instruct MMA Legal Limited.

### **4. Voluntary Election**

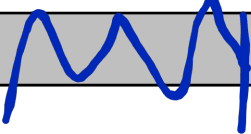
I confirm that:

- 4.1. I have not been pressured, influenced, or required to choose private representation.
- 4.2. I am making this decision freely and voluntarily.
- 4.3. I believe I understand the financial consequences of my choice.
- 4.4. I confirm that I choose to instruct MMA Legal Limited under a private Conditional Fee Agreement.

### **5. Electronic Signature Confirmation**

By signing below (including by electronic signature), I confirm that:

- 5.1. I have read and understood this document in full;
- 5.2. The confirmations above are true;
- 5.3. I am making an informed decision.

Signed by the Client:	
Signature	
Print Name	Melissa Mchardy
Date	30/03/2026

# Completion Certificate

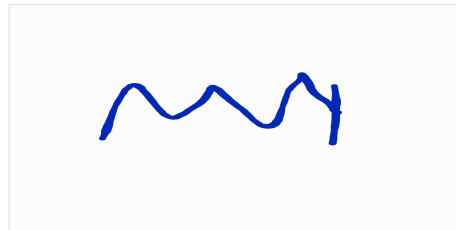
Reference ID: f7cebb43-d934-4bd5-a20f-7f8edd302f4d

## Document Details

**Document Name(s):** part-1, part-3, cfa, loa, fee-clarity  
**Total Pages:** 2  
**Sent By:** James Ryan (195.21.72.3)  
**Completed Date:** Mar 30, 2026 10:52:50 UTC

## Signer Information

**Name:** Miss Melissa Mchardy  
**Email:** honeybee27@hotmail.co.uk  
**Telephone:** 07981714846  
**IP Address:** 80.44.123.221



Verified Electronic Signature

## Audit Trail

Action	Timestamp	IP Address
Created	2026-03-30 10:51:26	System
Document link sent to client by email	2026-03-30 10:51:26	System
Document link sent to client by sms	2026-03-30 10:51:27	System
Document link opened by client	2026-03-30 10:51:41	74.125.208.97
Document electronically signed	2026-03-30 10:52:50	80.44.123.221

## Security Verification

SHA-256 Checksum: 529554dfcbf73e08d248f0d090b55e7129843988e399021f72ee9e85df3f94c8

*This document is a legally binding record of the e-signature process.*