



FUNDING OPTION CONFIRMATION

Scottish Redress Scheme – Informed Choice Declaration

| | |
|--------------------|---------------|
| Client Name | Duane Harding |
| Our Ref | MMA00824 |
| Date | 02/04/2026 |

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 | Duane Harding |
| Date | 02/04/2026 |

Completion Certificate

Reference ID: e57b1c92-4c2b-4df6-97e3-f56c17242727

Document Details

Document Name(s): part-1, part-3, cfa, loa, fee-clarity
Total Pages: 2
Sent By: Billie Tyrie (85.255.236.115)
Completed Date: Apr 02, 2026 14:51:22 UTC

Signer Information

Name: Mr Duane Harding
Email: nicolegeddes40@gmail.com
Telephone: 07770212552
IP Address: 86.182.180.173



Verified Electronic Signature

Audit Trail

| Action | Timestamp | IP Address |
|---------------------------------------|---------------------|----------------|
| Created | 2026-04-02 14:50:51 | System |
| Document link sent to client by sms | 2026-04-02 14:50:52 | System |
| Document link sent to client by email | 2026-04-02 14:50:52 | System |
| Document link opened by client | 2026-04-02 14:50:55 | 66.249.81.35 |
| Document electronically signed | 2026-04-02 14:51:22 | 86.182.180.173 |

Security Verification

SHA-256 Checksum: 6b1a729c48e6b56bd2a168e493c58d7bcc1de374dc40161849dc2020225faa8a

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