

## OUR SERVICES

The services provided by We Lux Tax Limited involve investigating and advising on a potential tax rebate from His Majesty Revenue & Customs (HMRC).

**Free eligibility check:** We Luv Tax Limited (WLT), offer an eligibility check for a refund across all services we offer. From this, we let you know what refunds we have reasonable belief that we can pursue for you, and you can sign up for out of the below services:

- Marriage Tax Allowance Rebate
- Income Tax Relief Services such as Working from Home, Uniform and Mileage
- Pension Tax Rebates
- PPI Tax Rebates

### What you can expect from We Luv Tax Limited

- Preparing the necessary documentation for a tax refund to be submitted to HMRC
- Liaising with HMRC on your behalf.
- Dealing with any requests for further information
- Progress Updates: We keep customers updated on the progress of claims by a variety of methods, unless we are advised not to, this includes by: Post, Telephone, E-mail, Text, Our Client Portal
- Advice & support throughout the service.

### What we expect from you

- Provide accurate information and instructions when requested and promptly, so that we can avoid any potential unnecessary delays.
- Co-operate with We Luv Tax Ltd. at all times in the course of the claim process
- Not to mislead We Luv Tax Ltd. in any way.
- Tell us if you have a change of details such as name, address or other contact details.
- If you can't get or don't information that HMRC request, tell us and we will advise appropriately.
- Let us know if HMRC contacts you directly so that we can advise appropriately.
- If you receive a rejection, offer or payment directly from HMRC, please inform us as soon as possible so that we can advise appropriately.
- Correct inaccuracies in your Tax affairs, if any come to light.

### Service Fees:

**Marriage tax Allowance service-** Our fees are 35% +VAT (42% inc. VAT) plus a one-off future benefits fee of £41.67. When appropriate, we adjust fees so that customers receive more than they pay in fees & Taxes.

**Income Tax Relief, Pensions Tax refund & PPI Tax Rebate services-** Our fees for these services are 35% +VAT (42% inc VAT)  
Fee illustrations for each service can be viewed in Annex A.

If you have under paid tax, HMRC will require you to settle what you owe with them; in this case, we would not charge you for our services. HMRC can agree repayment plans with customers where this is appropriate.

**Important Note:** Fees are calculated on the full refund that WLT obtain from the HMRC, inclusive of but not limited to the aforementioned services. If the redress recovered by WLT payment is usually issued to WLT, we deduct our fees and issue payment to you via BACS payment. is applied by the respondent towards arrears owed, the client remains liable to pay out of his/her own funds the fee chargeable by WLT Ltd.

**Cancellation Rights:** You can cancel within 14 days of signing our documentation at no charge. Where you wish to cancel and an offer has been made, our usual fees apply. You can request cancellation by phone, email or post.

**Other Methods & Services** - You are not required to use a firm in relation to Tax refund activities and it is possible to present a claim yourself, however, you have the right to instruct a tax professional to deal with your tax affairs, we deal with HMRC on your behalf & aim to ensure that your Tax refunds, relief and rebates are accurate in the areas that you instruct us on.

**Other Important information about WLT Ltd - Tax Refund Services:** By completing and signing our documentation, you are agreeing to the terms and conditions for the service(s) that you instruct us to act on your behalf for. If you have previously instructed another firm to act on your behalf, please check your obligations with them before committing to our T+Cs. We aim to make the process as smooth as possible for you and to obtain a full refund of any monies owed to you by the HMRC.

Client identification – as with other professional services firms. We are required to identify our clients for the purposes of the UK anti-money laundering legislation. Where appropriate, we may also request from you and retain identification information and documentation as we require for these purposes.

WHAT IS A SUCCESSFUL CASE? A Tax refund claim is deemed successful if you are awarded a return of any of the money in relation to Tax owed to you by HMRC. Whether you receive a refund will depend on your circumstances and what you are eligible for in terms of tax relief. It is possible that no refund will be awarded or that a refund will be offset by other Tax owed, if this is the case, WLT Ltd will not deem this as successful case and there will be no charge for the services that we have provided to you.

**HOW ARE FEES PAID?** Payments by HMRC will usually be paid directly to WLT Ltd. In this instance, we deduct our fees and issue payment to you. In the event that HMRC pay you directly, we will invoice you for our fees and payment shall be due within 14 days of the same. You are responsible for the payment of our fees. These fees should be paid from the amount that you are awarded. If you owe us fees that we have pursued on your behalf, we reserve the right to offset any redress you receive on other matters against your debt to us. **FAILURE TO PAY FEES?** If we recover your money and you don't pay our fees, we may instruct external parties to perform trace searches, credit reference and/or debt collection services to assist in recovering our fees or so that WLT Ltd. can contact you at a new address to pay you outstanding redress if we have not been able to contact you via the details you previously provided.

**GENERAL INFORMATION:** We Luv Tax Ltd is a trading style of Pockex Tax Ltd who are registered with HM Customs & Revenue (HMRC) as a Tax Agent. Agent Code: SA:2515YV and registered with the Information Commissioners Office, Registration number: ZB036586. Calls may be recorded for training and security purposes.

**CUSTOMER SATISFACTION:** We continually strive to improve the level of service that we provide to our clients. As such, you may receive an invitation to participate in a customer satisfaction survey via Trust Pilot, Survey Monkey, email or Facebook.

**COMPLAINTS:** If you're at all dissatisfied with the service, please e-mail us at [complaints@weluvtax.co.uk](mailto:complaints@weluvtax.co.uk) write to our Complaints Manager, PO Box 205, Leeds, LS12 9BE.

You can view our complaints procedure at [www.weluvtax.co.uk/complaints](http://www.weluvtax.co.uk/complaints). We aim to respond to complaints within 5 days and look to resolve any issues as soon as possible. If you remain dissatisfied, with a complaint's resolution in the first instance, this can be escalated to our complaints manager for adjudication.

**DATA PROTECTION:** All of your data is controlled & processed in accordance with the General Data Protection Regulation & UK data protection Laws and will be used in accordance with our privacy policy. You give We Luv Tax Ltd. full authority to disclose to and receive from relevant parties, information pertaining to your Tax refund(s), including special categories of personal data regarding any and all Tax Refunds from HMRC to all relevant third parties including HMRC, processors, referrers, Official Receiver, Insolvency Practitioner. We retain information only as long as is necessary & in line with our privacy policy. Our Privacy policy can be located at [www.weluvtax.co.uk/privacy-policy](http://www.weluvtax.co.uk/privacy-policy).

**USING COMPANIES TO PROCESS YOUR INFORMATION OUTSIDE THE EEA:** All countries in the European Economic Area (EEA), have similar standards of legal protection for your personal information. We may run your accounts and provide other services from centres outside the EEA (such as South Africa) that do not have a similar standard of data protection laws to the UK. If so, we will ensure that any of your information held is to be protected to at least UK standards.

### **Declaration of agreement to Terms**

I the undersigned, confirm that I instruct WeLuvTax to act on my behalf in relation to Tax Refund services. I confirm that the information that I have supplied in relation to this matter is accurate to the best of my knowledge and that I agree to the above Terms of Business in relation to the aforementioned service.

If I become aware at a later date, that information is no longer accurate or was originally inaccurate, I shall advise We Luv Tax as soon as possible so that this can be updated. I understand that not doing so could result in inaccuracies in my tax affairs.

Claimant A		Claimant B	
Name:		Name:	
Signature:		Signature:	

**Annex A Fee Examples**

Fee illustrations are inclusive of VAT at the prevailing rate of drafting. VAT is charged at the prevailing rate at the time of case settlement. Below are examples of monetary amounts, these are examples and are for illustrative purposes only.

**Marriage Tax Service Fee examples**

The below service fees are structured on a percentage & set fee.

**MARRIAGE TAX ALLOWANCE SERVICE FEE EXAMPLE 1.**

**OUR FEES ARE 35% +VAT (42% INC. VAT) PLUS A ONE-OFF FUTURE BENEFITS FEE** (you benefit from the tax deduction throughout your lifetime, providing you remain eligible for marriage tax allowance.)

**REGULAR FEE EXAMPLE**

- A) TAX REFUND: £2000.00
- B) FEE CHARGED @ 35% £700.00
- C) FUTURE BENEFIT FEE: £41.67
- D) VAT (ON B+C) @ 20%: £148.33
- E) TOTAL FEE (B,C+D): £890**
- F) CUSTOMER RECEIVES (A-E): £1,110.00**

**MARRIAGE TAX ALLOWANCE SERVICE FEE EXAMPLE 2.**

Our fee adjustment ensures you receive more than our fees & taxes.

**FEE ADJUSTMENT EXAMPLE**

- A) TAX REFUND: £100.00
- B) FEE CHARGED @ 35%: £35.00
- C) FUTURE BENEFIT FEE: £41.67 EXCL. VAT
- D) VAT (ON B+C) @ 20%: £15.33
- E) SUB TOTAL FEE (B,C&D): £92.00
- F) FEE ADJUSTMENT: £43.00
- G) TOTAL FEES (E-F): £49.00**
- H) CUSTOMER RECEIVES (A-G): £51.00**

**Other Services** The below services fees are structured on a percentage basis only.

**INCOME TAX RELIEF SERVICE FEE EXAMPLE**

**OUR FEES ARE 35% +VAT (42% INC VAT)**

**FEE EXAMPLE**

- A) TAX REFUND: £500.00
- B) FEE CHARGED @ 35% £175.00
- C) VAT @ 20%= £35.00
- D) TOTAL CHARGES (B+C)= £210.00**
- E) CUSTOMER RECEIVES (A-C): £290.00**

**PENSION TAX REFUND EXAMPLE**

**OUR FEES ARE 35% +VAT (42% INC VAT)**

**FEE EXAMPLE**

- A) TAX REFUND: £5000.00
- B) FEE CHARGED @ 35% £1750.00
- C) VAT @ 20%= £350.00
- D) TOTAL CHARGES (B+C)= £2100.00**
- E) CUSTOMER RECEIVES (A-C): £2900.00**

**PPI TAX REBATE SERVICE FEE EXAMPLE**

**OUR FEES ARE 35% +VAT (42% INC VAT)**

**FEE EXAMPLE**

- A) TAX REFUND: £300.00
- B) FEE CHARGED @ 35% £105.00
- C) VAT @ 20%= £21.00
- D) TOTAL CHARGES (B+C)= £126.00**
- E) CUSTOMER RECEIVES (A-C): £174.00**