

# CLAIMS UNDER SECTION 75 CCA

A detailed background illustration in a light grey line-art style. It features a dense collection of icons related to finance and technology. Visible elements include various currency symbols such as the US dollar (\$), the Japanese yen (¥), and the Hong Kong dollar (HK\$), along with binary code (010101), a smartphone, a laptop, a house, a briefcase, and several stacks of coins. The overall composition is complex and layered, suggesting a multifaceted financial or legal environment.

---

Our solution for you



Illustration: A world of complexity by Sam Hadley

## THE COVID-19 PANDEMIC IS LIKELY TO RESULT IN A SURGE OF CLAIMS UNDER SECTION 75 CONSUMER CREDIT ACT.

It will throw up unique factual and legal issues, which we can help you to navigate, providing you with strategic advice and additional flexible resource to enable you to respond to claims quickly, consistently and efficiently.

### OUR SOLUTION

Our solution, involving a powerful combination of people, process and technology, is entirely flexible depending on the particular needs of your business, but could include:



**partnering** with you to develop a strategy for categorising, assessing the risk of and responding to section 75 claims - including the design and implementation of process maps or decision trees to navigate claims consistently and efficiently,



**designing** and building a bespoke technology solution offering slick matter management, trackers and dashboards to give real time visibility on progress,



**preparing** playbooks for the categorisation and response to the claims,



**providing** flexible resource from our paralegal team, the Transaction Services Team (TST) for the day to day management of the claims. This could either be the provision of additional resource to supplement your own team (remote provision at the current time), or the outsourcing of the full management of the section 75 claims to a dedicated team at Addleshaw Goddard, and,



**drafting** template response letters.



Crucially, **experienced lawyers** with subject matter expertise (including dedicated CCA and finance disputes experts) on hand to supervise the TST, advise on more complex issues including FOS complaints, and provide ongoing strategic support to your business.

# TECHNOLOGY



Bespoke matter management system for you on HighQ (ISO27001 certified cloud based software), including document storage, dashboard reporting, document automation, workflow and collaboration, brought together in a secure, online platform. End to end management of a portfolio of claims, including:

- ability to instruct AG directly through the portal,
- creation of a standardised questionnaire, following the steps of the decision tree to ensure consistency of approach,
- production of draft response letters using automation,
- matter management to ensure no deadlines are missed, and,
- real-time visibility of progress and bespoke dashboards showing the status of all claims in easy to follow graphics.

# FLEXIBLE RESOURCE



Our expert lawyers will be supported by the TST. Made up of more than 160 highly experienced apprentices, paralegals and managers, the TST is a centralised unit which delivers in either a standalone or an integrated way alongside AG's lawyers, and increasingly as part of clients' own internal teams.

Whilst ordinarily our core TST teams are co-located with our lawyers in our Manchester, Leeds and Edinburgh offices, during these extraordinary times our team is fully functioning from home. We have tweaked some of our quality checking processes (which already include full briefing sessions, regular team wash ups, sharing live Q&A documents) so briefing sessions or wash ups are done using screen share on conference calls allowing all the project team to view the same document being discussed.

**We operate a very flexible team, scaling up or down as appropriate, making it possible for us to flex to the specific demands of your project.**

**Our fee arrangements are flexible, including monthly retainers and volume-based fixed fees. We will work with you to agree a structure that meets your needs.**

# GET IN TOUCH

WE HAVE SUCCESSFULLY DEPLOYED A SIMILAR APPROACH ON A RANGE OF LARGE SCALE PROJECTS FOR BANKS, FROM STRUCTURAL REFORM TO RE-PAPERING EXERCISES, AND ON PREVIOUS SECTION 75 CLAIMS FOR A LARGE BANK CLIENT.

We would be delighted to discuss further how we can assist your business – we can provide example decision trees and process maps on request.



## AMANDA HULME

Partner

+44 (0)207 880 5853  
amanda.hulme@addleshawgoddard.com



## JAMES HERRING

Partner

+44 (0)207 160 3980  
james.herring@addleshawgoddard.com



## MARK CHESHER

Legal Director

+44 (0)207 788 5146  
mark.cheshier@addleshawgoddard.com

**PROBLEMS. POSSIBILITIES.  
COMPLEXITY. CLARITY.  
OBSTACLES. OPPORTUNITIES.  
THE DIFFERENCE IS IMAGINATION.  
THE DIFFERENCE IS **AG.****

**[addleshawgoddard.com](https://addleshawgoddard.com)**

© 2020 Addleshaw Goddard LLP. All rights reserved. Extracts may be copied with prior permission and provided their source is acknowledged. This document is for general information only. It is not legal advice and should not be acted or relied on as being so, accordingly Addleshaw Goddard disclaims any responsibility. It does not create a solicitor-client relationship between Addleshaw Goddard and any other person. Legal advice should be taken before applying any information in this document to any facts and circumstances. Addleshaw Goddard is an international legal practice carried on by Addleshaw Goddard LLP (a limited liability partnership registered in England & Wales and authorised and regulated by the Solicitors Regulation Authority and the Law Society of Scotland) and its affiliated undertakings. Addleshaw Goddard operates in the Dubai International Financial Centre through Addleshaw Goddard (Middle East) LLP (registered with and regulated by the DFSA), in the Qatar Financial Centre through Addleshaw Goddard (GCC) LLP (licensed by the QFCA), in Oman through Addleshaw Goddard (Middle East) LLP in association with Nasser Al Habsi & Saif Al Mamari Law Firm (licensed by the Oman Ministry of Justice), in Hamburg through Addleshaw Goddard (Germany) LLP (a limited liability partnership registered in England & Wales) and in Hong Kong through Addleshaw Goddard (Hong Kong) LLP, a Hong Kong limited liability partnership pursuant to the Legal Practitioners Ordinance and regulated by the Law Society of Hong Kong. In Tokyo, legal services are offered through Addleshaw Goddard's formal alliance with Hashidate Law Office. A list of members/principals for each firm will be provided upon request. The term partner refers to any individual who is a member of any Addleshaw Goddard entity or association or an employee or consultant with equivalent standing and qualifications.

ADD.GOD.698.20