

Right to Cancel – individuals, sole traders and small partnerships

Your right to cancel You have 14 days from entering into our debt collection service contract in which you can cancel it without giving any reason or incurring any liability. The cancellation period will expire after 14 days from the day of the conclusion of the contract.

To exercise the right to cancel you must inform us in writing of your decision by doing one of the following:

- Using the model cancellation form which can be obtained from:
www.thomashiggins.com/documents
- Making a clear statement setting out the decision to cancel.
- Send it to us by post: Lloyds Chambers 19-21 Seaview Road, Wallasey CH45 4TH, or by email: debt.recovery@thomashiggins.com,

We should not start providing our services before the 14 day cancellation period has ended, unless you have requested this.

If you request our service starts straightaway in this instance you will still have the right to cancel, but you must pay for the value of the service that is provided up to the point you cancel.

For example, if you instruct us to issue a Letter Before Action and then change your mind within this 14 day time period, you will be charged (as per our Costs & Fees sheet) for the work that we have carried out up to the point of cancellation.

Effect of cancellation

Cancellation within the relevant period ends the obligations of both you and us.