

General Client Terms of Business

Version JL-TB-2026-09-23-02 | 23 September 2026. You may accept these General Client Terms of Business before receiving a client-care letter. Acceptance records your agreement to the general terms; it does not by itself instruct us, agree the scope or price of a service, or authorise work. We will separately confirm the services, fees and engagement arrangements. Publication does not change an existing retainer retrospectively.

1. Who we are

Jagdev Legal is a trading name of Jagdev Legal Limited, registered in England and Wales, company number 06389377. Our registered office is 175 Cole Valley Road, Birmingham B28 0DG. We are authorised and regulated by the Solicitors Regulation Authority, number 472717. VAT registration: 797711382. Telephone: 0121 320 2053. Email: info@jagdevlegal.co.uk. Normal office hours are 9am to 5pm, Monday to Friday, excluding bank holidays.

2. Your agreement and acceptance

You can accept these general terms by completing our online form, signing and returning the acceptance page, or sending an express written acceptance identifying this terms version. A client-care letter, matter reference or letter date is not required to accept the general terms. You may supply those details if available. Please read and keep the dated terms and ask us about anything unclear.

General acceptance alone does not engage us for a particular service or authorise chargeable work. Before work begins, we will separately confirm the client, agreed scope and exclusions, responsible fee earner and supervisor, fees and VAT, estimated costs or fixed fee, funding and payment arrangements, and applicable cancellation information. This will normally be in a client-care letter or other written engagement confirmation. You must have an opportunity to consider and agree the matter-specific arrangements; accepting general terms is not acceptance of unknown future fees or services. We will complete the necessary checks and confirm engagement in writing.

These terms apply to services separately agreed with us on this basis. Matter-specific provisions take priority where expressly agreed, subject to mandatory legal and regulatory protections. New instructions require confirmation of the applicable scope, fees and terms. We do not treat a website visit or a change to this webpage as agreement to a new retainer or a variation of an existing agreement.

Each joint client should accept separately. Someone accepting for an organisation or another person must identify the client and their authority; we may ask for evidence. A form is evidence of an acceptance statement, not proof of identity or authority. If a letter you have already received refers to another version, contact your fee earner rather than accidentally accepting a different version.

3. Scope, service and your instructions

We will exercise reasonable care and skill, explain the work in clear language and keep you informed about progress, material risks, likely timescales and costs. Outcomes and timescales cannot be guaranteed. We will agree any material extension of scope and its cost with you. Specialist work, including tax, valuation, surveying, investment advice or foreign law, is included only where expressly agreed and within our competence and authorisation.

Please provide accurate and timely instructions and documents, tell us about all deadlines and changes in circumstances, and keep your contact details up to date. Ask if anything is unclear. Tell us about communication or accessibility needs so we can discuss suitable arrangements. We will identify any ongoing deadlines at the end of our work; monitoring or further advice after completion requires a separate agreement.

4. Fees, estimates and expenses

Your client-care letter sets out your agreed hourly rates or fixed fee, VAT, the work included, assumptions and likely third-party expenses. An estimate is not a fixed price or cap unless expressly agreed. Where time charging applies, we will explain the charging units. Any out-of-hours premium or value-related charge must be expressly agreed in advance. We will notify you of proposed rate changes and explain the effect before applying them to future work; changes do not apply retrospectively.

We will keep costs under review and explain material changes as soon as reasonably possible. We will explain and seek your authority for additional work or material expenses. We may request money on account as set out in your client-care letter; this is credited against the relevant bills or expenses, and any surplus is returned. We do not impose a surcharge for payment by a consumer debit or credit card.

Our general terms do not set a single price for every matter. The guideline hourly rates linked on our Resources page concern court assessment of costs and are not a quotation from us.

5. Bills and payment

Unless your client-care letter agrees otherwise, interim bills are payable within seven days and final bills within fourteen days. For a property completion, cleared funds for agreed costs and expenses may be required before completion. We will explain the billing timetable and any arrangements for applying client money to a bill. Any contractual interest rate must be expressly stated in your client-care letter and lawfully applicable; these general terms do not themselves impose an interest rate.

You may query or complain about a bill without charge. You may also have rights to assessment by the court under Part III of the Solicitors Act 1974, subject to time limits and conditions, or to complain to the Legal Ombudsman where eligible. Ask promptly if you need information about these routes. A costs order against another party does not guarantee recovery or remove your liability for our agreed charges; we will explain funding, insurance and adverse-costs risks relevant to your matter.

Before transferring funds, verify bank details by calling our established office number. Do not rely on an unexpected email announcing changed bank details.

6. Appointments and initial consultations

A new-client one-hour consultation with Balraj Singh Jagdev costs £216 including VAT (£180 plus £36 VAT). You may reserve the appointment before paying; payment is required before the meeting, using instructions supplied after conflict checks. Booking does not itself take payment or engage us for continuing work. We will confirm the consultation scope, including any agreed preparation or written follow-up, before it takes place. Further work requires a separate agreement.

Existing clients follow their existing client-care and payment arrangements. The £216 new-client fee and advance-payment requirement do not automatically apply to an existing-client callback; a callback is not necessarily free. Contact us promptly to cancel or rearrange. This version imposes no automatic no-show or cancellation penalty. Statutory cancellation rights below apply where relevant. If we cannot act after our checks, we will refund any consultation payment for a consultation not provided. Other cancellations are dealt with under the applicable statutory rights and the agreed work actually supplied.

7. Joint clients, organisations and conflicts

For joint instructions we will agree who may give routine instructions. We will seek the necessary authority from affected clients for material decisions, settlement and payment of funds; we do not assume that one joint client can bind another in every respect. Joint and several liability for fees applies only if expressly agreed in the client-care letter. We will agree the appropriate destination and entitlement to funds rather than assume an equal division.

We must comply with professional rules on conflicts and confidentiality. We may be unable to accept or continue instructions even if you wish us to do so. Acting for multiple clients, or for you and a lender, requires a permissible basis under those rules and any necessary informed consent and safeguards. We will explain relevant information-sharing obligations before acting. A company retainer does not by itself make a director personally liable; any guarantee requires a separate express agreement.

8. Identity checks and client money

We may need evidence of identity, authority, beneficial ownership and source of funds, and information required by anti-money-laundering, sanctions or other legal obligations. We may have to delay or stop work, decline a transaction or make a disclosure, and the law may prevent us from explaining why. We will explain any chargeable verification costs before incurring them where legally possible. Please do not send identity documents through the general acceptance form.

Client money is handled under the applicable SRA Accounts Rules. We will account for interest where required under our client-money interest policy, which is available on request. Funds must relate to proper legal services; our client account is not a banking facility. We may disclose relevant beneficial-owner information to our bank or authorities where legally required or permitted.

9. Bank failure and deposit protection

Eligible deposits may be protected by the Financial Services Compensation Scheme. Since 1 December 2025, the standard deposit limit is £120,000 per eligible person, per authorised bank, building society or credit union, not per account. Money held for you in a client account may be aggregated with your own deposits with the same authorised institution, including brands sharing a banking licence. Eligibility and temporary-high-balance rules may affect protection. Ask us which institution holds your funds and consult www.fscs.org.uk for current details. We cannot guarantee a bank's solvency; this does not exclude liability for our own breach of duty.

10. Confidentiality, privacy and communications

We owe you duties of confidentiality. We use personal information to provide legal services, administer the retainer and meet legal and regulatory obligations, relying on the appropriate lawful basis for each purpose rather than blanket consent. Special-category or criminal-offence information requires additional applicable conditions and safeguards. Our privacy notice at <https://jagdevlegal.co.uk/privacy-policy/> explains processing, recipients, retention and your rights. Contact Balraj Singh Jagdev at our office with privacy questions; you may also complain to the Information Commissioner's Office.

We share information only where appropriate for the agreed work, with your authority, or where otherwise permitted or required by law and our professional duties. This can include courts, other advisers, service providers, auditors, insurers and regulators, subject to appropriate safeguards. Marketing consent is separate and optional. Refusing or withdrawing it does not affect your legal services; you can withdraw by contacting us or using an unsubscribe link.

We will agree suitable communication methods. Email has security risks; tell us if a more secure method is needed. We remain responsible for the reasonable care and security required by law. Sending documents to an email address does not mean that we accept formal service by email. We keep relevant communications as part of your matter record.

11. Files and original documents

We retain files for the period appropriate to the matter, our legal obligations and legitimate retention needs. We will explain the relevant period on request or at closure; our usual conveyancing periods are twelve years for purchases and six years for sales, subject to any longer legal or preservation requirement. Original wills, deeds and documents held in safe custody are treated separately. Tell us if you need original documents returned. Any retrieval charge will be explained and agreed in advance, and does not override data-protection rights.

Any right to retain papers for unpaid fees is subject to law, ownership of the documents, court orders and professional obligations. It is not an unrestricted right to withhold every document.

12. Responsibility and insurance

We maintain professional indemnity insurance in accordance with SRA requirements; insurer and territorial-cover details are available on request. These general terms impose no shortened contractual deadline for bringing a claim. Applicable statutory limitation periods continue to apply.

Any proposed financial limitation of liability must be separately and clearly agreed in writing for the matter, be fair and reasonable where required, and comply with the SRA minimum terms and applicable law. No limit is imposed merely by this general clause. Nothing excludes or restricts liability for fraud, death or personal injury caused by negligence, or any other liability or consumer right that cannot lawfully be excluded or restricted.

13. Ending our work

You may end your instructions at any time by telling us clearly; written confirmation helps avoid uncertainty. We may stop acting only for good reason and on reasonable notice where required, subject to our duties and any necessary court permission. Reasons may include a conflict, a legal prohibition, a serious breakdown of trust, failure to provide essential instructions or agreed funds, or abusive conduct. We will consider the circumstances, urgency and your interests rather than apply an automatic termination rule.

On termination, charges for authorised work and properly incurred expenses are calculated on the agreed basis, subject to statutory cancellation rights. For an incomplete fixed-fee matter, we will explain any proportionate charge rather than automatically charge the full fee. We will account for client money and discuss transfer of the matter, documents and outstanding deadlines as appropriate.

14. Consumer cancellation rights

If you are a consumer and enter a qualifying distance or off-premises service contract, you normally have fourteen days after the day the contract is made to cancel without giving a reason. This right does not automatically apply to every contract made at our office or to business clients. Failure to provide required cancellation information can extend the statutory period; nothing here reduces your rights.

To cancel, tell Jagdev Legal Limited, 175 Cole Valley Road, Birmingham B28 0DG, email info@jagdevlegal.co.uk, telephone 0121 320 2053, by a clear statement. You may use the model form below, but it is not compulsory. Sending your cancellation before the relevant period expires is sufficient. We will acknowledge it and make any reimbursement due without undue delay and within fourteen days after being informed, using the original payment method unless you expressly agree otherwise and without a reimbursement fee.

Accepting the retainer does not itself request an early start. If you want services to begin during the cancellation period, you must expressly request this separately; for an off-premises contract the request must be on a durable medium. If you then cancel, you pay only the proportionate amount lawfully due for services supplied up to cancellation, based on the agreed price (or market value where the total price is excessive). No such charge applies where the statutory conditions for charging have not been met.

You lose the cancellation right for a service fully performed during the cancellation period only where performance began following your express request and you acknowledged beforehand that full performance would end that right. If you do not request an early start, we will wait until the cancellation period ends. Tell us about an urgent deadline so we can discuss the consequences before you decide.

An early-start request relates only to services whose scope and fees have already been supplied and agreed. General acceptance does not start a cooling-off period for unspecified future services or give blanket authority to begin them. If the services and fees are not yet agreed, leave the early-start choice unticked; we will obtain

any necessary request when the engagement is agreed.

15. Complaints and redress

You can complain about our service or bill without charge. Raise the issue with your fee earner or contact Balraj Singh Jagdev at info@jagdevlegal.co.uk, 0121 320 2053 or our registered office. If the complaint concerns him, tell us so that suitable alternative handling can be arranged. We aim to acknowledge a complaint within two working days and provide a detailed response within twenty-one days of acknowledgement. If more time is needed, we will explain why and keep you informed.

If you are eligible, you can refer a complaint to the independent Legal Ombudsman if you remain dissatisfied after our final response or eight weeks have passed without resolution. Normally, you must complain within one year of the act or omission, or within one year of when you should reasonably have known there was cause for complaint, and within six months of a compliant final response. The Ombudsman can extend time limits in appropriate circumstances; eligibility and scheme rules apply. Contact: 0300 555 0333; enquiries@legalombudsman.org.uk; Legal Ombudsman, PO Box 6167, Slough SL1 0EH; www.legalombudsman.org.uk.

Concerns about professional conduct, such as dishonesty or misuse of client money, can be reported to the SRA: <https://www.sra.org.uk/consumers/problems/report-solicitor/>. The SRA route differs from a service or fee complaint. Court assessment of a bill may affect the Ombudsman's ability to consider that bill. Where required, our final response will identify an appropriate alternative dispute-resolution body and explain whether we agree to use it.

16. Referrals, supplementary terms and governing law

We will disclose any relevant referral or financial interest and any permitted referral fee as required by professional rules. Our advice remains independent. Matter-specific requirements, including property, lender, legal-aid or conditional-fee arrangements, must be set out in the relevant client-care letter or supplementary agreement rather than inferred from generic website information.

The agreement is governed by the law of England and Wales, subject to any mandatory protections that apply to you. Nothing in these terms takes away a consumer's mandatory rights concerning the applicable law or the courts in which proceedings may be brought. Any change to your agreement must be communicated and agreed where required; a new instruction requires confirmation of the applicable scope, fees and terms.

Model cancellation form

To Jagdev Legal Limited, 175 Cole Valley Road, Birmingham B28 0DG; info@jagdevlegal.co.uk. I/We hereby give notice that I/We cancel my/our contract for the supply of the following service: _____. Ordered on/contract made on: _____. Name of consumer(s): _____. Address of consumer(s): _____. Matter reference (if known): _____. Signature of consumer(s) (only if this form is notified on paper): _____. Date: _____. Delete as appropriate.

Confirm your acceptance

General Client Terms of Business | JL-TB-2026-09-23-02

You may accept the general terms before receiving a client-care letter. Each joint client should complete a separate acceptance. Return this page to your fee earner or balraj@jagdevlegal.co.uk. Keep a copy.

Your full name: _____

Client / organisation (if different): _____

Your role and authority (if applicable): _____

Email: _____

Matter reference, if available: _____

Client-care letter date, if available: _____

Required acceptance

I have read and accept Jagdev Legal General Client Terms of Business version JL-TB-2026-09-23-02. I understand that this does not by itself engage the firm for particular work or mean I accept fees or services not yet agreed. I am accepting for myself or am authorised to accept for the client identified above.

Signature: _____ Date: _____

Optional early start - consumers only

Tick only if the service scope and fees have already been agreed and you want that service to begin during an applicable fourteen-day cancellation period. Otherwise leave this unticked; it does not prevent general acceptance.

☐ For the services whose scope and fees I have already agreed, I expressly request that services begin during the cancellation period. I understand that, if I cancel, I must pay the proportionate amount lawfully due for services supplied before cancellation. I acknowledge that I lose the cancellation right once the service is fully performed following my express request.

Optional marketing

☐ I would like to receive Jagdev Legal legal news and service updates by email. I can withdraw this consent at any time without affecting my legal services.

We will record your general acceptance and separately confirm any engagement, scope and fees after the necessary checks. This form alone does not authorise work.