

## **Fair Usage Policy**

Are You Owed Money Limited operates a fair usage policy with respect to services provided. Are You Owed Money Limited operates its fair usage policy to ensure utilisation of its services is not beyond that intended and is defined with reference to the Agreement Fee paid. Excess usage may require additional fees or charges to be paid to the company.

This fair usage policy applies to requests for legal support (all contracts) and debt quantities and credit check requests under Ultimate and Fixed-Term Agreements.

### **Requests for Legal Support (all contracts)**

Where Legal Support is included in your contract, Are You Owed Money Limited exercises a fair use policy on a debt case by debt case basis. Where, for any individual debt, the value of Legal Support exceeds £5,000 (five thousand pounds) Are You Owed Money Limited may request additional fees and charges be paid.

### **Ultimate and Fixed-Term Agreements (debt quantities and credit checks)**

Ultimate and Fixed-Term Agreements are designed for customers experiencing a high volume of debt cases requiring the company's services. Exceeding fair usage means: -

1. Debt cases referred for debt recovery services exceeds twice the Agreement Fee divided by 38; or
2. Requested credit checks is greater than 500