

Mackrell  
Turner  
Garrett

iceberg  
Iceberg Client Credit LLP



# Easing the pain of the costs of divorce

Divorce is rarely an easy process. At this difficult time, it is wise to seek a solicitor's advice but many people are reluctant to do so because of the costs involved and the very limited availability of legal aid.

As specialists in family law, Mackrell Turner Garrett know the difference expert legal advice can make and believe in making this advice as accessible as possible, so that our clients can make the changes that allow them to move on with their lives.

To help make costs more affordable, we work with Iceberg Client Credit LLP, which enables clients to finance the cost of divorce-related legal fees and disbursements (subject to an agreed limit) for a maximum of 36 months. Iceberg pays us no commission for this service. Professionally, we cannot recommend the Iceberg Client Credit account but it may be considered as a funding option available to you.

## How does it work?

You apply for an Iceberg client credit account. When you apply, you need to be sure you can repay the costs in full on completion of your case (or after 36 months if sooner), through your divorce settlement or in another way. If you do not go ahead with the divorce or wish to change solicitor, you will also need to be able to fully repay the costs.

There is no application fee and no security is required. You can choose to make an early repayment – either the whole amount or in part – without any penalty charge.

## How do I apply?

Ask us for Iceberg's pre-contract credit information and credit agreement. Please read these carefully so that you

understand your commitments. It is essential that you do not borrow more than you can afford to repay. You may want to obtain independent legal advice before entering into a credit agreement of this nature to ensure that you are fully aware of the implication of failing to repay the loan.

Once your account is opened, you will receive a secure user ID and password so that you can access account statements online.

## Will I have a credit limit?

Yes, but Iceberg can increase your initial credit limit, subject to your circumstances.

## How do I pay fees?

We collect our fees from your account and Iceberg will tell you the amount of each payment it makes to us. You can choose which fees to pay from the account.

## Are there any ongoing costs?

Iceberg charges a £25 drawdown fee each time they pay us. You must pay any drawdown fees each month, along with interest at a rate of 1.5% on the outstanding balance. Payments are usually made by direct debit.

## How do I find out more?

For more information on Mackrell Turner Garrett's services, please contact Alison Green, Partner and Head of Family Law, at [Alison.Green@mackrell.com](mailto:Alison.Green@mackrell.com) or on 020 7240 0521.

For more information on Iceberg Client Credit LLP, please contact [clients@clientcredit.co.uk](mailto:clients@clientcredit.co.uk) or phone 01425 657414.

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