

**JEREMY ASHER, for and on behalf of Setfords**

**By Email:**

jasher@setfords.co.uk

**Drue Etheridge**

**Email**

drue@advicifas.org

14 AUGUST 2024

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Important (please read carefully)

Our Ref  
B8M1L4

**Dear JEREMY ASHER, for and on behalf of Setfords,**

We have been informed that you have been informing your potential clients to “not fall victim to” firms offering No Win No Fee and/or guaranteed services – implying it is a scam or something else illicit in absolution.

I, personally, remember an instance last year whereby I was informed that when having a call with a potential client, you falsely accused ADVICIFAS of being a “scam” and I, personally, was appalled to learn of the deception and falsehoods you were informing potential clients of to gain a competitive advantage. This is noted: recurring.

Whilst I understand it is a competitive market, despite the industry of which it is, defaming and slandering competitors to gain a competitive advantage is of noticeable negative business etiquette, and you must refrain from completing such actions upon reading this document. By deceiving clients into believing others are “scammers” or something else illicit, you are gaining a competitive advantage based on deception – this is unlawful.

ADVICIFAS stands for its people, its clients, and the further changing of the financial system to improve the lives of millions. It stands for freeing the finances of the unlawfully penalised within the corrupt financial system.

I must also comment that just because you are a solicitor, doesn't mean you can do anything more than the public person, in fact; you can do less due to your financial regulation, yet we don't use this information to illicitly gain a competitive advantage.

The guarantee of which ADVICIFAS facilitates is one built on its confidence in its abilities to free the finances of its valued clients, and to remove unlawfully recorded CIFAS and other fraud markers. It does not stand for stating “we can guarantee the removal of your CIFAS marker” as that is impossible, instead what it acts is to provide peace of

mind for its clients to know that, in the event we are unable to remove their marker, they will be fully refunded so that they can find the appropriate support elsewhere. It is a guarantee offered out of good-will and with good intentions of supporting its clients.

To further mention, we have helped numerous clients to remove their CIFAS markers that have had services with you, Jeremy, yet we do not comment on this. We have also had evidence passed through from clients whereby it appears as though you scammed them, yet we don't use this to gain a competitive advantage over Setfords, simply because we aren't in the industry to profit from money's paid by vulnerable customers, of which some firms are – we are here to make a difference and help our clients.

At the end of the day, the decision as to which firm a client proceeds with is up to the client, and manipulating their vulnerability to make them think that you are the one they can trust is wrong and is ill business practice – it also makes it seem like you are in the industry for the money. This must end now Jeremy as using deception to gain custom is additionally unlawful business practice, and we won't stand for it any further past this documentation.

ADVIFAS has, by far, removed the most CIFAS and other fraud markers within the industry, and leaching onto that by calling it a “scam” to gain your own custom is damaging our clients' trust, therefore damaging our reputation and/or financial system, and we won't allow it.

This is a document intended to create a bond in a sense that we understand it is a competitive market, but you must utilise your own knowledge and/or skills to gain custom, and not defame and slander other firms to do the same. This must end now Jeremy, as it is noticed.

**From this document, we request:**

- 1) A formal apology from yourself,
- 2) The retraction of the said statements within your emails – assuming it is a template,
- 3) If not a template, refrain from stating such slanderous and/or defamatory information from this point,
- 4) Confirmation from you that this won't happen again.

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Kind Regards,

Drue Etheridge  
ADVIFAS



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