

Date:

CPS Ref:

(For internal use only)

Name and Address Details:



Suite 3 Lowry House
12 Kennerley's Lane
Wilmslow Cheshire SK9 5EQ
Tel: 01625 528575 Fax: 01625 441617
Email: info@consumerprotectionservices.co.uk
Web: www.consumerprotectionservices.co.uk

Home Contact Number:

Mobile Contact Number:

RE: Reclaim Back ALL Your Payment Protection Insurance plus Interest

Further to our discussion regarding the potential mis-selling of your Payment Protection Insurance, we have the pleasure of enclosing the following:

- What We Do and Why We Can
- Terms of Business Form
- Payment Protection Fact Find
- Statement Of Truth
- Two Client Letters of Authority

Please complete and sign the highlighted areas on the relevant documentation and return PAGES 4 TO 8 (there should be 2 page 8's) in the prepaid envelope provided.

THERE ARE NO COSTS, UNTIL WE WIN YOU A REFUND!

At that time our commission is only 25% of the compensation awarded.

Should you have any further queries please do not hesitate in contacting one of the team who will be happy to help on **01625 528 575**.

PLEASE TRY AND GET YOUR PAPERWORK BACK TO US ASAP!!

The sooner we receive your completed paperwork, the sooner we will be able to recover these payments for you.

MOST REFUNDS ARE AWARDED WITHIN 30 TO 45 BUSINESS DAYS!!

Yours sincerely

**Lisa Hall / Ron Amoore
Claims Recovery Managers**



If you have it available please can you send in any docs relating to the PPI – it will speed things up massively.

WHAT WE DO AND WHY WE CAN



What is PPI?

If you have a loan, mortgage, credit card or any other credit arrangement then you may also have a Payment Protection Insurance policy (a PPI policy) added by the lender. Many agents sold these policies without making it clear to their clients that they were optional and not required in order to have the loan. Or, the agent sold the PPI without fully assessing the client's employment status, medical history or explaining the limitations (negative aspects) of the PPI policy. In many cases such errors result in the client being sold a policy could never use if needed.

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What we do!

1. We examine your case to determine if your PPI has been mis-sold.
2. We write to your loan, mortgage or credit-card company and issue a claim based on the principles of fair business that have been broken as per your case.
3. Due to our long standing relationships with most of the lenders, we generally receive a full refund response within 30 to 45 days.
4. In most cases we also get 8% compensatory interest added to your settlement refund for the time the lenders have had your money and not you.
5. We chase them if they don't respond within 28 days.
6. If we cannot settle the claim with the lender directly, we may go to the financial ombudsman on your behalf.
7. We do everything for you so there is nothing you need to do except sign the relevant forms and return your claim pack to get your refund!

We can even get you money back on OLD Loans or Credit Cards (taken out after 2001) that you have already paid off!!!

ALL THIS IS BASED ON A NO WIN - NO FEE BASIS. SO YOU REALLY HAVE NOTHING TO LOSE!!!!

TERMS OF BUSINESS

Your signature below will amount to acceptance of our following terms of business and will form a contract between Consumer Protection Services Ltd and you .



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1. YOUR ASSESSMENT

In making your claim you will not put yourself at any financial risk. Nor will a successful ppi refund from the lender adversely affect your relationship with that lender, if you continue to bank or have loans with them. Our attached information sheet headed '*What we can do and why we can*' contains objective information for you to consider before signing. If you are still uncertain please contact us for any further explanations which you need before making up your mind.

2. PROCEDURES

We will gather information from you and from your bank or Credit Company and use this to forward a carefully prepared claim with supporting documents based on the broken FSA principles we have determined in your case. We will contact you when we have received a refund offer from the lender generally in the form of a Settlement Agreement Form for you to sign and return. We generally settle your claim quickly and without court action. We favour the procedure of you assigning your claim to us which means that the bank or credit company will be notified of this, leaving us free to pursue all the necessary steps to secure recovery of compensation. Compensation payments are generally made to directly to you from the lender.

3. CHARGES

CPS will seek to reclaim any and all PPI policy payments made by you thus far on the loan, plus the interest. In most cases we will also get you compensatory interest of 8% for the time they have had your money in their possession.

We will also have the PPI removed from your existing loan (if any) and this should lower your monthly re-payments to the lender moving forward.

CPS charges 25% including VAT of the total compensation rewarded to you, the client, for this service.

Where a pro rata settlement is offered, CPS charges 25% of the total PPI balance removed from the loan, in such instances we will accept interest free repayment terms of up to 9 months for our fee. In instances where the client is in arrears on an active loan or credit card and the compensation awarded is used to reduce outstanding debt, CPS will accept interest free repayments of our fee for up to 9 months.

Any costs incurred in further action taken to recover any debt owed to CPS may be claimed for in addition to the amount that you owe. In the event of late payment of any outstanding monies, a levy of 8% above the prime overdraft rate will be added as per the terms of the Late Payment Act.

In the event a claim has already been made on the policy or the PPI has already been refunded to the client by the lender CPS charges a £75.00 fee to cover administration and processing costs.

4. DOCUMENTATION

All we require you to sign are; 2 Authority Forms to enable us to act on your behalf, a Statement Of Truth which is a document that states that to the best of your knowledge the information you provided is accurate, and our Terms and Conditions which acknowledges you accept our terms of service. You may consider making a copy of these documents for your own records.

5. COMPLAINTS

We operate an in-house complaints procedure. In the event you feeling the need to make a complaint you may lodge this by letter, telephone or email. Your complaint will be investigated wherever possible by a person who was not directly involved in the subject matter of the complaint. We will acknowledge your complaint within 5 business days of receiving it and at that stage we will provide appropriate details of our ongoing complaints procedure.

6. EARLY CANCELLATION.

You may cancel this contract by notice in writing within a cooling off period of 14 days. You will be responsible to notify the bank or credit company of the re-assignment of the claim to yourself if appropriate.

7. WITHDRAWAL BY YOU

You may withdraw from the contract by notice in writing at any time after the expiry of the cooling off period referred to in section 6 above. If you exercise this right after we have secured a refund offer and you choose not to accept it, then you will be liable for payment of our reasonable charges which will not in any event exceed £200.00.

8. YOUR RESPONSIBILITIES

- You should carefully read all documentation we supply to you and keep any extra copies we supply to you.
- You should ask for assistance from us in explaining anything you do not understand.
- You should take care to make sure that all information you provide to us is accurate to the best of your information and belief.
- You must be aware that once a claim is successful and compensation is rewarded, you will no longer have Payment Protection Insurance with that provider, and therefore will not be covered by its provisions.

9. OUR RESPONSIBILITIES

- We will keep you informed of the progress of your claim.
- We will promptly notify you of all steps to be taken and further information we require from you.
- We will take all proper steps to avoid any conflict of interest. We must always act in your best interests.

10. DATA PROTECTION

You authorise us to use and discuss information concerning you in the furtherance of your claim. All information will be held and controlled in accordance with the Data Protection Act with information only being forwarded to those who are registered with the Information Commissioner or a recognised authoritative body.

11. DATA FEES

We may be issued with a charge to get any information from your credit company this will not exceed £12. CPS will pay this for you and will only be reimbursed to CPS at the successful conclusion of the claim.

12. CLAIMS REGISTRATION

CPS are authorised and regulated by the Ministry of Justice. Our Claims Regulation Authorisation number is CRM 11564.



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Policy Holder 1

**Policy Holder 2
(If applicable)**

Signed : _____

Print Name : _____

Date: _____



PAYMENT PROTECTION FACT FIND



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PPI Policy Provider

PPI Policy Type (Loan / Credit Card / Car Finance etc)

Name On Policy (ie Mr Joe Bloggs)

Loan Account/Agreement Number or Credit Card Number

How Long Have You Had Policy

Your Date Of Birth

Phone Contact Details

Summary of Complaint

Employment Status

Which best describes the type of employment you were in when the policy was sold to you:

	Yes/No		Yes/No
Employed more than 6 months		Unemployed	
Employed less than 6 months		Self Employed	
Employed Temporary		Retired	
Employed less than 16hr p/w			

What was the name of your employer? _____ How long there? _____

Did you feel you had good job security? _____

Did you receive adequate benefits in the event you were absent from work? _____



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Sales Specific

Below are the sales specific information we need, **DON'T WORRY** if you cannot remember fully just fill in what you can

How was the policy holders PPI policy arranged: ie Telephone , Internet, In person, Other :	
	Yes / No
Did the policy holder fully understand what PPI was before they purchased it?	
Did the policy holders' advisor discuss their 'Demands & Needs' before recommending the policy?	
Did the policy holders' advisor discuss the limitations of the policy as well as the benefits?	
Was the policy holder able to check the Terms & Conditions of their PPI Policy prior to sale?	
Did the policy holders' advisor check if they would be eligible to claim on the policy?	
Did the policy holder get the impression that they had to take the PPI out to enable them to get the loan or credit?	
Was the policy holder told their application would be more likely to be successful if they took out PPI?	
Was the policy holder told they could only get PPI at the same time as applying for the credit?	
Was the policy holder automatically sold PPI without the option to say No?	
Did the policy holder decline the PPI but it was still included in their application?	
Did the policy holder feel pressurised into buying PPI?	
Did the policy holders' advisor make them aware of the full costs of the PPI policy?	
Was the policy holder told other PPI policies were available through other companies?	
Was the policy holder led to believe their PPI would cover their Medical & Household bills?	
Was the cost of the PPI added upfront without the advisor informing the policy holder of been able to pay monthly?	
Are you still paying for your PPI ?	



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Policy Exclusions

Below is a list of exclusions of the policy, can you indicate whether or not you were made aware of any of the following:

	Yes / No
Does the policy run beyond the policy holders' 65 th birthday?	
Was it explained to the policy holder that certain exclusions such as existing medical conditions would stop them claiming on the policy?	
Did the policy holder have any other insurance that would have covered the credit/loan in the event that they could not work?	
At the time the policy holder took out the policy, did they have sufficient savings to cover the monthly payments if the policy holder was out of work?	
Has the policy holder previously complained about the mis-sale of this policy?	
Has the policy holder paid off the PPI early and not received a refund?	
Is the policy holder still paying for the PPI ?	
Estimated Monthly Premium	

Additional Comments

Please feel free to write down any additional comments you may feel relevant to your claim:

Statement of Truth

I / We believe to the best of my/our knowledge that the information provided is accurate and true:

	Policy Holder 1	Policy Holder 2 (If applicable)
Signed :	_____	_____
Print Name :	_____	_____
Date:	_____	_____





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Letter of Authority
For your (client's) loan/credit institution to provide information
and pay compensation to Consumer Protection Services Ltd.

To : - DATA CONTROLLER / CUSTOMER RELATIONS

Of : -

Client Name : -

Client Address 1 : -

Client Address 2 : -

Client Address 3 : -

Client Address 4 :

Client Post Code :

CPS Ref: -

I agree to you providing Consumer Protection Services Ltd. (CPS), with any and all information relating to my account(s) and instruct you to deal with them as my representative regarding their complaint about any aspect of my/our account(s).

Please send all correspondence directly to CPS Ltd. CRM 11564

I/We confirm that I/we have lawfully contracted with CPS and have expressly consented that all communications and payments from you must be made payable direct to Consumer Protection Services Ltd, which will then be forwarded to me/us, as per the terms of our agreement with CPS.

AUTHORITY UNDER THE DATA PROTECTION ACT 1998

We hereby authorise you to disclose and provide to Consumer Protection Services Ltd of Lowry House, Suite 3, 12 Kennerley's Lane, Wilmslow, SK9 5EQ such personal financial data as they may request from you in writing or verbally in respect of the account(s) referred to in this letter. This includes but is not limited to copies of loan documents and bank statements.

I/We hereby advise that wilful failure of the relevant parties to follow my/our instructions with regards to dealing with Consumer Protection Services Ltd., may render the offending party liable to legal recourse for procuring/inducing a breach of contract, restraint of trade; breaches of the Competition Act 1988, the Enterprise Act 2002 and Articles 81 and 82 of the EC Treaty.

Account Holder 1

Account Holder 2

(if a joint credit/store card, loan or mortgage)

Signed _____

Signed _____

Print Name _____

Print Name _____

Dated _____

Dated _____



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To : - DATA CONTROLLER / CUSTOMER RELATIONS

Of : -

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Client Address 2 : -
Client Address 3 : -
Client Address 4 :
Client Post Code :
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Account Holder 1

Account Holder 2

(if a joint credit/store card, loan or mortgage)

Signed _____

Signed _____

Print Name _____

Print Name _____

Dated _____

Dated _____

Refer a Friend/ Other Services We Offer



CPS Client Name _____

Please use this form to complete the details of any friends and family that may have been victims of any PPI mis-selling and are interested in submitting a claim against their provider.

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Consumer Protection Services Ltd. will pay £20 in Marks & Spencer gift vouchers for any successful referral received from you in introducing a new paying client.

Name _____

Telephone Number _____

Name _____

Telephone Number _____

Name _____

Telephone Number _____

Interested in Other CPS Services?

Have you been involved/ (or were a passenger) in a car accident in the past 3 years and not claimed or received compensation?

YES _____ NO _____

If so, we can get you full compensation and you keep **100 percent** of it! You pay NO FEE. One of our claims agents will contact you to explain more details.

Do you have a will set up to protect your family or partner in case of the worst?

YES _____ NO _____ Not Interested _____

66% of the UK public do not have a will in place for the inevitable. Without a will, your partner will get nothing and your spouse and children are at the mercy of the government. If not, and this is of concern, one our solicitors will be in contact to explain the benefits more fully.