

**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](mailto:info@consumerprotectionservices.co.uk)  
Web: [www.consumerprotectionservices.co.uk](http://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 pleasure in enclosing the following:

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

**Please complete the Payment Protection Fact Find and sign all other relevant documentation, and return in the Stamped Addressed Envelope provided.**

**A £12 administration deposit is required to start your claim; however this fee is refunded off the compensation due to CPS in the case of a successful claim.  
THERE ARE NO OTHER COSTS, UNTIL WE WIN A REFUND.**

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 GET YOUR PAPERWORK BACK TO US WITHIN THE NEXT TWO WEEKS!!**

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

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

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 mortgage, a loan, car finance, a credit card or any credit arrangement then you may also have a Payment Protection Insurance policy (a PPI policy). Many companies sold these policies without informing the clients they were optional, without fully assessing the client's employment status or medical history and in many cases this has led to the client being sold a policy they could never claim on.

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### **We can even claim on old loans that are paid off!!!!**

#### **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 get a list of their PPI charges.
3. We calculate the amount they have charged you and add interest on top.
4. We make a demand on your behalf.
5. We chase them if they don't respond.
6. We may go the financial ombudsman on your behalf.
7. We may raise a claim with the small claims court.
8. We attend the small claims court on your behalf if necessary.
9. We even send bailiffs in if required!!!!

**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 CPS Ltd and you .



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### **1. YOUR ASSESSMENT**

In making your claim you will not put yourself at financial risk as we will indemnify you against any legal costs of losing your claim provided that your claim is not lost as a direct result of your providing us with misleading information. In the event of your claim not settling without a court hearing you should be prepared for the possibility of signing a simple witness statement and attending an informal court hearing to confirm the contents of it. 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 process and advance your claim in carefully prepared correspondence and documents. We will try to settle your claim in your interests 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, including court action, to secure recovery of compensation and then to account to you for the proceeds of compensation.

### **3. CHARGES**

A £12 administration deposit /fee must be paid before we can process your returned application.

There are no other charges until we are successful in getting you compensation!

CPS will seek to reclaim any and all PPI policy payments made by you, plus reclaim the interest charged. We will also request statutory compensatory interest of 8% be repaid to you for the time they have had your money in their possession. We will also remove the remaining PPI from your loan and this should lower your monthly outgoings to the lender moving forward. For example where a £5000 PPI policy has been mis-sold to you, CPS will have the lender re write the remaining portion of the loan striking off the remaining PPI debt, reducing it to 0, thus lowering your loan balance by £5000.

This amount would normally show on your credit rating as a debt owed to the provider and CPS will seek to cancel this debt and have it removed from your credit rating.

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

If a settlement offer consists only of the removal of the remaining PPI from a policy, and the client is happy with that, CPS fee is 25% of the remaining PPI balance removed from the loan.

In the rare instance where the amount of compensation paid to the client is not enough to repay the fee owed to CPS due to a portion of the refund being applied to arrears, CPS offers the client repayment terms of the amount owed, over a period of between 3 to 12 months.

### **4. DOCUMENTATION**

All we require you to sign is an authority form to enable us to act on your behalf and a statement of truth which is a document that states that to the best of your knowledge the information you provided is accurate.

### **5. COMPLAINTS**

We operate an in-house complaints procedure. In the event of your 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 and you will be reimbursed any fees which you may have paid us. 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 you will be liable for payment of our reasonable charges to that time calculated by reference to the amount of work undertaken and which will not in any event exceed £250.00.

## 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 £10. 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.

**Policy Holder 1**

**Policy Holder 2  
(If applicable)**

**Signed :**

\_\_\_\_\_

**Print Name :**

\_\_\_\_\_

**Date:**

\_\_\_\_\_

**X SIGN  
HERE**



**PAYMENT PROTECTION FACT FIND**

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**PPI Policy Provider**

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

**PPI Name On Policy (ie Mr Joe Bloggs)**

**PPI Account 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 > 6months		Unemployed	
Employed < 6months		Self Employed	
Employed Temporary		Retired	
Employed < 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 ?	



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



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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 <sup>th</sup> 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:**

\_\_\_\_\_





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

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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: -**  
**Your 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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**Account Holder 1**

**Account Holder 2**

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

Signed \_\_\_\_\_

Signed \_\_\_\_\_

Print Name \_\_\_\_\_

Print Name \_\_\_\_\_

## Refer A Friend



Suite 3 Lowry House  
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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.

**Consumer Protection Services Ltd. will pay £25 in Marks & Spencer gift vouchers for any successful referral received from you in introducing a new paying client.**

Name \_\_\_\_\_

Telephone Number \_\_\_\_\_

Full Postal Address \_\_\_\_\_

\_\_\_\_\_

---

Name \_\_\_\_\_

Telephone Number \_\_\_\_\_

Full Postal Address \_\_\_\_\_

\_\_\_\_\_

---

Name \_\_\_\_\_

Telephone Number \_\_\_\_\_

Full Postal Address \_\_\_\_\_

\_\_\_\_\_

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