



## Step by Step Instructions

Welcome to CataloguePPI.com. We have provided step by step instructions below on how you can begin the process to find out if you had Payment Protection Insurance added to your accounts. Our aim is to keep the process as simple and transparent as possible for you. Please take your time to thoroughly read through the pack and the terms and conditions. Should you have any queries then we can be contacted on 01625 838455.

1

**Personal Information Form**  
Please complete to the best of your knowledge.

2

**Information Fact Find**  
Please add the details of any other lenders that you would like us to look at that are not included on any of the enclosed Letter of Authority.

3

**Terms and Conditions**  
Please take your time to read through the Terms and Conditions and **Sign and Date** where indicated and return the pack.

4

**Letters of Authority**  
Enclosed are the **Letter(s) of Authority** that give us permission to obtain any information regarding any Payment Protection Insurance. Please **Read, Sign and Date** where indicated in the yellow boxes.

5

**Complaints Procedure**  
Information on how you can make a complaint about our service.

6

**Cancellation Form**  
Enclosed is the Cancellation Form. If you no longer wish to proceed please complete this and return.

7

**Freepost Envelope**  
Please post the signed and dated **Information Pack**, and **Letter(s) of Authority** back to us in the Freepost envelope provided.

## Summary of Key Information

### Entitlement

Not all PPI policies were mis-sold so it's no guarantee you're entitled to a redress payment. If we submit a complaint on your behalf, we will investigate the mis-sale of the PPI and the non-disclosure of unfair commission relating to the policy (known as Plevin)

### Timescales

These differ on a case by case basis, the initial check to see if you were sold PPI on your accounts can take up to 12 weeks to receive a response from the lender. If PPI is located and we submit a complaint to your lender, they are obliged to respond to us with their final response within 8 weeks from the date they acknowledged the complaint. If the lender does not respond within 8 weeks or they reject your complaint, you may wish to take the case to the Financial Ombudsman Service, in this instance it could take up to 2 years for the ombudsman to adjudicate on your case.

### Other Methods and Services

You can claim yourself by approaching the lenders directly, using another claims management company or approaching a Compensation Scheme such as the Financial Ombudsman Service (FOS) or Financial Services Compensation Scheme (FSCS) for free, providing you have approached your lender first. The FOS are an independent body established by Government to investigate complaints against financial institutions.

### Fees

We only charge if we get a potential refund for you. There are no other costs or charges in any circumstances. Our fee for successful cases is 20% + VAT (24% inc VAT) of the gross financial benefit we get for you. Part of your refund may be subject to Income Tax which HMRC will take directly from your PPI provider. See our Fee Illustration below for more information and example breakdowns. If your finance agreement is still outstanding and in arrears, the lender can use the compensation to offset the arrears and our invoice for the work carried out will still stand. You should think carefully before proceeding with our service if you believe this might affect you.

### What we need from you

We will require you to sign and return various forms to progress your claims. You need to tell us if your personal circumstances change, like a change of address, name or other contact details as it's important we can contact you throughout the process. Provide us with as much information and documentation as you have relating to the policies to help us with our investigations. If you receive any correspondence or contact from the lender directly, let us know as soon as possible so we can advise accordingly. The lenders may try to contact you to confirm details of your complaint, if this happens, we recommend cooperating with them to cut down on any potential delays.

### Cancellation

You can cancel your contract within 14 days of agreeing to it at no charge. If you wish to cancel after this period, your cancellation rights are outlined in clause 7 of our Terms & Conditions. You can cancel by returning our Cancellation Notice, by calling 01625 838455, by emailing [cancellations@reclaimyourppi.ltd.uk](mailto:cancellations@reclaimyourppi.ltd.uk) or writing to Reclaim Your PPI Limited, Waters Green House, Sunderland Street, Macclesfield, SK11 6LF.

## Our Services

- Upon receiving your signed documentation, we will contact the lenders you have asked us to investigate and request a check of your accounts for any PPI policies.
- Depending on the lender's response we will notify you of the following, there were no PPI policies located, the lender requires further information to carry out their search or that a PPI policy was located.
- If we locate a PPI policy, we will assess if we believe the policy may have been mis-sold to you and if so, formulate a complaint on your behalf to submit to the lender. If we don't believe it was mis-sold we will inform you and close the case with no charge.
- If your complaint is rejected and there is no option to appeal the decision we will close the case with no charge. If your complaint is rejected and you would like to appeal the decision with the Financial Ombudsman Service we can do this on your behalf at no extra charge to the fees outlined in our Terms & Conditions.
- If your complaint is upheld and you receive an offer of compensation, the lender will pay the redress directly to you and we will collect our fee from you within 14 days of received funds from the lender.

## Fee Illustration

Fee Breakdown 1		
A	PPI payments	£300.00
B	Contractual interest on A	£200.00
C	8% statutory interest	£500.00
D	Total gross redress (A+B+C)	£1000.00
E	Income tax (C x 20%)	£100.00
F	Net redress payable (D – E)	£900.00
G	Our fee (D x 20%)	£200.00
H	VAT (G x 20%)	£40.00
I	Total payable to us (G + H)	£240.00

Fee Breakdown 2		
A	PPI payments	£1200.00
B	Contractual interest on A	£600.00
C	8% statutory interest	£1200.00
D	Total gross redress (A+B+C)	£3000.00
E	Income tax (C x 20%)	£240.00
F	Net redress payable (D – E)	£2760.00
G	Our fee (D x 20%)	£600.00
H	VAT (G x 20%)	£120.00
I	Total payable to us (G + H)	£720.00

Fee Breakdown 3		
A	PPI payments	£3800.00
B	Contractual interest on A	£1300.00
C	8% statutory interest	£4900.00
D	Total gross redress (A+B+C)	£10,000.00
E	Income tax (C x 20%)	£980.00
F	Net redress payable (D – E)	£9020.00
G	Our fee (D x 20%)	£2000.00
H	VAT (G x 20%)	£400.00
I	Total payable to us (G + H)	£2400.00