



## Frequently asked questions

### **How does Reclaim Your PPI Ltd work for us?**

If you have taken out a mortgage, remortgage, a loan, purchased a vehicle or any other financial product you may have a Payment Protection Policy.

### **How do I know if I have been mis-sold Payment Protection insurance?**

You will probably not know for sure if you have been mis-sold a PPI. Here at Reclaim Your PPI Ltd we have the expertise to assess whether you have.

### **Will my policy be affected if I complain?**

Yes it will. The complaint is centred on the fact you were sold a policy that was either not suitable at the time or you were not eligible to take out. We want to put you back in to the position that you were in prior to taking out the policy. The result of this would be a refund of all premiums paid plus interest, cover would then cease and your policy would be cancelled. It is important that if you still require cover to arrange alternative arrangements.

### **The policy no longer exists, can I claim?**

We can still submit a complaint even if the debt was cleared some years ago dependent on whether we believe you have a valid claim.

### **What are your fees?**

Our fee is 25% + VAT of any amount recovered on your behalf.

### **Do you charge any upfront fee?**

No, we operate a No Win No Fee service although you should be aware that our competition charge upfront administration fees.

### **Can I claim myself?**

You can claim yourself, however you will have to represent yourself. We will deal with all the administration of your case, including dealing with banks, insurers and negotiating with these institutions to try get as higher settlement as possible.

### **Are you Regulated?**

**Reclaim Your PPI Ltd are regulated by the Ministry of Justice of regulated claims management activities. Our registration is recorded on the Ministry of Justice website at [www.claimsregulations.gov.uk](http://www.claimsregulations.gov.uk) and our registration number is CRM23970**