



## Frequently asked questions

### **How does Knight Group (UK) Ltd work for us?**

We will operate on your behalf, including all contact and liaising with your bank until an offer that you are happy with is achieved. This is inclusive of:

- a) A list of the charges you have paid. Please note, if you provide us with statements we claim against these charges, unless you state otherwise.
- b) Liaising with the bank to achieve full recovery.
- c) Issuing a range of proceedings on your behalf to recover your money.

### **How long does it take to recover any unfair bank charges?**

The entire process can take up to 12 weeks, however this can be quicker if you already have the statements for the period you are looking to reclaim from. We can go back as far as 6 years ago. The OFT test case is expected in July 2009, therefore we expect normal reclaiming to start in August 2009, although this is yet to be confirmed.

### **Will I have to go court?**

No

### **About PPI**

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 Knight Group (UK) 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. Our minimum fee is £100 on any claim.

**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?**

**Knight Group (UK) 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.....**

**IF YOU HAVE ANY FURTHER QUERIES THEN PLEASE CONTACT ONE OF OUR SPECIALIST ADVISORS ON 01625 428899.**

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Knight Group (UK) Ltd is regulated by the Ministry of Justice in respect of regulated claims management activities, details available and recorded at [www.claimsregulations.gov.uk](http://www.claimsregulations.gov.uk) Our registration number is CRM18808