

# **PAYMENT PROTECTION** **INSURANCE CLAIM PACK**

## **Instructions**

1. - Please return all the pages attached within this claim pack
2. - If you have policy documentation, please send this back with this document
3. - If you have any questions, please call us! If you don't have details, please send what you can and we will do our best to get the details for you.

**Remember if you don't claim – they win & you lose!**



Information Commissioner's Office

ICO registration Number  
Z9745821

## PPI Letter of Authority



Authorisation Number  
CRM2506

Name: .....

Address: .....

.....

Postcode: .....

### To whom it may concern

1. As provided for under Rule DISP2.4.16 R of the FSA Handbook, which states that "A complaint may be brought on behalf of an eligible complainant, or a deceased person who would have been an eligible complainant, by a person authorised by the eligible complainant or authorised by law", I/we, the undersigned authorise i-Sm@rt Consumer Services Ltd to act on my/our behalf as agents in pursuing my/our complaint(s) in respect of advice received and sales made by your firm in respect of the sale of a Payment/Loan Protection policy. This authorisation includes your agents, representatives and associates of your firm and its predecessors.
2. I/We confirm that I/we have a lawful contract with i-Sm@rt Consumer Services Ltd and have expressly consented that all communication and payments from you must be made direct to i-Sm@rt Consumer Services Limited.
3. I/We hereby advise that wilful failure of the Insurance Plan Provider/Financial Advisor/Loan Company to follow my/our express instructions with regard to dealing with i-Sm@rt Consumer Services Ltd whom I/we have contracted with 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 & 82 of the EC Treaty.
4. Please take this letter as authority requiring you to deal directly with i-Sm@rt Consumer Services Ltd and to provide any information that i-Sm@rt Consumer Services Ltd requests as necessary to pursue my/our complaint(s) fully. This authority will endure until further notice. A copy of this letter of authority shall have the same validity as the original.
5. All future correspondence should be forwarded to i-Sm@rt Consumer Services Ltd
6. Compensation should be paid in the form of a cheque and made out to i-Sm@rt Consumer Services Ltd

**I/We confirm acceptance of this agreement and give full authority to pursue the complaint.**

Name .....

Name .....  
If a joint policy

Signature .....

Signature .....

Date ...../...../.....

Date ...../...../.....

Telephone: +44 (0)800 043 3025 E mail: [info@bankcharges.biz](mailto:info@bankcharges.biz) Web: [www.bankcharging.co.uk](http://www.bankcharging.co.uk) i-Sm@rt Consumer Services Ltd is regulated by the Ministry of Justice in respect of regulated claims management activities; its registration is recorded on the website [www.claimsregulation.gov.uk](http://www.claimsregulation.gov.uk)

i-Sm@rt Consumer Services Limited  
PO Box 7252  
Higham Ferrers  
Rushden  
Northamptonshire  
NN10 8WS

**PAYMENT PROTECTION INSURANCE  
TERMS OF INSTRUCTION**

Please read then sign and date at the end

I hereby appoint i-Sm@rt Consumer Services trading as 'Advantage Claims' to act on my behalf as my sole representatives in respect of my claim for any mis-sold payment protection insurance I have purchased. I shall provide all information required by i-Sm@rt Consumer Services, as requested, by return. I shall not enter into any agreements with the Lender/Seller without first consulting i-Sm@rt Consumer Services.

**Cancellation:**

i-Sm@rt Consumer Services Ltd can cancel this agreement at any time and no fee will be payable by you if we think there are no grounds for a complaint or that your claim is unlikely to succeed. The company shall have the right to terminate the contract by giving written notice to the client and at any time to immediately terminate the contract if there occurs any material breach by the client of any term of the contract which is irremediable or if remediable is not remedied to the company's satisfaction within 15 days of a written notice by the company specifying the breach and requiring it to be remedied; or the client is adjudicated bankrupt; or the client does not follow any recommendations of the company. The client shall have the right to terminate the contract by giving written notice to the company within 14 days of signing the contract. In the event that the client terminates the contract after 14 days the company reserve the right to make a cancellation charge that will reflect the work undertaken by us in pursuit of your claim. Naturally this could be anything up to our full fee plus VAT at the time. If we have received an acceptance of liability or an offer of compensation, a charge of the greater of three hundred and fifty pounds plus VAT, or 25% of the claim plus VAT. Cancellation of the agreement must be done in writing.

**Law & Jurisdiction:**

The law applicable to this contract shall be English law and the parties consent to the jurisdiction of the English courts in all matters affecting this contract. Services provided by the Company may include, but is not applicable in every case, commence legal proceedings to recover compensation. The company makes no representation or warranty to the Client that compensation will be obtained or is in any way guaranteed. The Company reserves the right at any time, at its sole discretion, not to pursue a claim for compensation and will notify the Client in writing if this should occur.

**Payment:**

i-Sm@rt Consumer Services will endeavour to recover all monies owed and undertake to forward any payment from my bank to me within seven days from the date received, subject to the agreed fee of 25% +VAT. We require that you promptly pay our fee no later than 10 days after you receive your compensation (if you are paid direct) or if you have no intention of accepting the offer and we recommend that you do so, 10 days after our recommendation. In the event the company takes steps to recovery any service charges due and unpaid by the client to the company, the client shall pay to the company a recovery fee of £100 plus VAT. An example of our fee - Compensation awarded is £500, our fee is £125 + vat, would equal total costs to you of £146.87. Amount paid to you equals £353.13. The minimum charge made by us in relation to your claim will be £100.00. If you are paid direct we will invoice you for the same amount. You may be paid directly in cash, or a reduction in your loan may be made.

**Complaints:**

i-Sm@rt Consumer Services Limited has an internal complaints procedure, which can be seen at [www.ppirefunded.co.uk](http://www.ppirefunded.co.uk)

**Declaration:**

I/We confirm that I/we have read and understood the above terms and conditions and by signing below confirm acceptance of the terms and conditions of the agreement with I-Sm@rt Consumer Services Ltd and wish them to act on my/our behalf. I/we confirm that I/we have read and understood the data protection statement. This agreement is a binding contract and by signing it you are accepting its terms.

Name .....

Name (if joint account) .....

Address .....

Date ...../...../..... Date ...../...../.....

Signature ..... Signature .....

**PAYMENT PROTECTION INSURANCE – POLICY QUESTIONNAIRE**

**ANY QUESTIONS? Please call 0800 043 3025**

**YOUR PERSONAL DETAILS**

**Policy Holder - Your Name** .....

**Name of 2<sup>nd</sup> Policy Holder** .....

If the payment protection insurance is a joint policy, we will need both policy holders' details

**Telephone Number (inc. STD)** .....

**Mobile Phone Number(s)** (Yours)..... (Partners).....

**Date of Birth** (Yours)..... (Partners).....

**ABOUT YOUR PAYMENT PROTECTION POLICY**

**Who is the Loan with?** .....

**Loan Policy Number** .....

If you do not know your number, please tick the box – If this is a credit card PPI Claim, your credit card number goes here

Don't Know

Tick

**Who sold you the policy?** .....

Please let us know the company that sold you the PPI – if you do not know, please leave blank

**How much did you borrow? £**.....

If you know the exact amount, please let us know – if not please estimate

**How long is/was the loan for?** ..... Years

Please let us know the term of the loan

**What is your monthly payment? £**.....

If your loan has finished or been cancelled, what was your monthly payment?

**When did you take out the loan?** ..... approx date is OK

**QUESTIONS ABOUT HOW YOUR POLICY WAS SOLD**

The sales advisor should have made sure Payment Protection Insurance was suitable for you, taking into consideration your personal and financial circumstances at the time of advice. Please tick "YES" or "NO" to the following questions:

At the time of sale:	YES	NO
1. You were not in work or were self employed	<input type="checkbox"/>	<input type="checkbox"/>
2. You were told that you had to take the PPI out at the same time as the loan or not at all	<input type="checkbox"/>	<input type="checkbox"/>
3. You were not asked whether you had any other insurance which would cover the loan	<input type="checkbox"/>	<input type="checkbox"/>
4. You were not told you could buy PPI elsewhere to cover the loan	<input type="checkbox"/>	<input type="checkbox"/>
5. You were sold a policy which had age restrictions which you fell outside of	<input type="checkbox"/>	<input type="checkbox"/>
6. You were led to believe that Payment Protection Insurance was compulsory	<input type="checkbox"/>	<input type="checkbox"/>
7. You were told that you would stand more chance of getting the loan if you took the Payment Protection Insurance	<input type="checkbox"/>	<input type="checkbox"/>
8. It was not explained to you that there were certain exclusions within the policy that could affect you	<input type="checkbox"/>	<input type="checkbox"/>
9. You felt pressured into buying the PPI	<input type="checkbox"/>	<input type="checkbox"/>
10. You paid upfront for the PPI but it was not explained that there were some PPI policies where you could pay monthly	<input type="checkbox"/>	<input type="checkbox"/>
11. Your PPI was an upfront premium and you repaid the loan early and received no refund	<input type="checkbox"/>	<input type="checkbox"/>
12. You increased your loan and the PPI Premium was increased automatically	<input type="checkbox"/>	<input type="checkbox"/>
13. The Terms & Conditions of the small print were not fully explained to you	<input type="checkbox"/>	<input type="checkbox"/>
Have you previously complained?	<input type="checkbox"/>	<input type="checkbox"/>

**Please return to us in the FREEPOST envelope, or you can post it for free to**

**i-Sm@rt Consumer Services Limited  
PPI CLAIMS MANAGEMENT  
PO BOX 7252  
Higham Ferrers  
NN10 8WS**