



**redressclaims**<sup>®</sup>

**Bank/Credit Card Charges**  
**[Application Form]**

# Letter of Authority

Name of Bank / Credit Card Company:

Sort Code & Account Number:

OR

Credit Card Number :

**Authority & instructions to act on behalf of the client(s) and to provide Information and pay all recovered monies to Redress Claims, a trading style of Redress Financial Management Ltd.**

**To whom it may concern:-**

**Authorisation to Redress Claims , a trading Style of Redress Financial Management Ltd.:** I/We authorise Redress Claims to act on my/our behalf as my/our sole agent in recovery of monies in relation to mis-sold payment protection, unenforceable regulated credit agreements, recovery of hidden/secret commission and my /our unfair bank /credit card charges made by the company relating to the above account/agreement. I/We give Redress Claims full authority to refer the company's actions to the Financial Ombudsman Service if this is believed to be in my/our best interest. Under no circumstances is the company to contact me to make me offers to pay or to send payments directly to me/us.

**Instructions to the Company:** Please take this letter as my/our instruction to you, the Company, to deal directly with Redress Claims in respect of the recovery of my/our money and to provide them with any information they request and require to pursue my/our money (including the provision of my last six years bank statements or full record records in relation to my regulated Credit Agreement directly to Redress Claims ).

**My/Our Acknowledgement:** I/We acknowledge that I/We can recover our monies from the Company myself/ourselves without the involvement of Redress Claims , but that I/we have instead opted to engage Redress Claims whose fee will be recoverable from any monies recovered and or savings made on the outstanding debt.

**Assignment:** This letter constitutes a full assignment by me/us to Redress Claims of my/our entitlement to monies recovered and due to me/us. Such monies will promptly be paid to me/us by Redress Claims , less their fee for the services carried out by them.

**Instructions to Third Party:** In the event that you need to contact a third party to progress the process for any reason, I/We hereby give my/our authority and consent for the third party to provide the Company and Redress Claims with any information they request and may require to pursue my/our money.

**Declaration of Truth:** I/We have read and understood Redress Claims 's terms and give them full authority to recover money owed to me/us on my/our behalf. I/We confirm the information given in this letter is to the best of my knowledge accurate and truthful reflection of my recollections.

**Account Holder 1**

Title: First Name: Initial:

Surname:

Date of Birth:

Address:

Signature: 

Date: 

**Account Holder 1**

Title: First Name: Initial:

Surname:

Date of Birth:

Address:

Signature: 

Date: 

**Contact Details:-** Tel: 0844 824 6676, Email: [info@redressclaims.co.uk](mailto:info@redressclaims.co.uk)

Regulated by the Ministry of Justice in respect of regulated claims management activities, registration number CRM16616  
Redress Claims is a trading style of Redress Financial Management Ltd.



## Terms and Conditions

1. Redress Claims is a trading Style of Redress Financial Management Ltd.
2. During the engagement, information regarding the client's personal and financial circumstances may be requested from third parties. All data will be held in accordance with the requirements of the Data Protection Act 1998 and may be exchanged with licensed credit reference agencies. Written Subject Access Requests will be provided at a cost of £10 and Redress Claims will amend any inaccurate data.
3. Unless written instructions are received to the contrary, personal information may be divulged to affiliate companies for marketing purposes.
4. Redress Claims are instructed to act as my/our sole representative in recovery of monies in relation to mis-sold payment protection, unenforceable regulated credit agreements and my/our unfair bank /credit card charges.
5. Information relating to my/our claim will be provided to Redress Claims upon commencement of this instruction. Redress Claims will advise me/us of any further information required to pursue my/our claim and I/we will provide this information as soon as possible.
6. I/We understand that Redress Claims, by virtue of Statute of Limitations, may only be able to recover monies from policies/agreements during the past 6 years.
7. Upon receipt of the information from me/us and (where relevant), any additional information requested from the Bank, Redress Claims may calculate the amount owed to me/us by the Bank in respect of PPI premiums (plus interest where due). However, Redress Claims accepts no liability for any errors or omissions, should the amount of the claim be miscalculated or disputed.
8. Should any direct communication regarding this matter (including letters, telephone calls, or in personal conversations with the Bank's staff members) be entered into with the Bank or any other third party, including the Financial Ombudsman Service, I/we will report this to Redress Claims, within 3 days from receipt and forward all relevant documentation directly to Redress Claims.
9. Redress Claims will submit all necessary correspondence to the Bank and negotiate with it for the recovery of my/our money. I/We shall abstain from any pre-court negotiations with the Bank unless agreed in advance with Redress Claims.
10. I/We understand that should I/we provide any information to Redress Claims, which is untrue or misleading resulting in an unsuccessful claim that I/we will be liable for all fees and disbursements (including court and solicitors costs) which will be payable within 14 days of receipt of an invoice submitted by Redress Claims.
11. Redress Claims will charge 25% + VAT of the benefit monetary or otherwise associated with the recovery of your credit card/bank charges, subject to a minimum charge of £150.00 + VAT.
12. I/We agree that all monies recovered from the Bank shall be paid directly to Redress Claims, should the Bank so allow. Redress Claims are authorised by me/us to deduct from the amount recovered from the Bank their fee plus any other fee that they have paid on my/our behalf before they forward the balance to me/us. Redress Claims will provide a receipted invoice with the settlement to demonstrate the amount(s) paid to them.
13. Where an offer of compensation is obtained which is assessed as being fair and equitable and not accepted within 28 days or rejected, then the above fee will still be payable.
14. Redress Claims may at their discretion charge interest on any unpaid invoice at the rate of 2% above the base rate of Barclays Bank Plc in respect of unpaid invoices in excess of 14 days.
15. I/We agree not to accept any settlement that is communicated directly to us by the Bank without the consent of Redress Claims.
16. Termination:
  - (a) Redress Claims may terminate this agreement should the amount recoverable be deemed to be insufficient to progress.
  - (b) I/We may terminate our instructions by providing written notice to Redress Claims within 14 days of the date of this document. (It is recommended that you send any notice of cancellation by recorded delivery post). Termination after this period will be at the discretion of Redress Claims and only then in exceptional circumstances, I/we will be liable for those costs which are equal to the sum payable in my/our case should my/our claim have been settled in full. Should the value of my/our claim be unknown then, I/we may be liable for the reasonable costs incurred by Redress Claims at the rate of £85 + VAT per hour, or part thereof.
17. A copy of Redress Claims internal complaints handling procedures are available upon request.
18. This agreement is covered by the Jurisdiction of English law and the Courts of England and Wales.

Signature of Primary Account Holder

Date

Print Name

Signature of Secondary Account Holder

Date

Print Name

**Contact Details:-** Tel: 0844 824 6676, Email: [info@redressclaims.co.uk](mailto:info@redressclaims.co.uk)