

**Our Ref:**

Please quote on all correspondence.

**Date:**

## AVERAGE CLAIM TOPS £2500 – BUT TIME LIMITS APPLY

As a client of Redress Claims we are delighted to offer you our No Win No Fee Service. By selecting Redress Claims to process your **No Win No Fee PPI Claim(s)** you are already one step closer to claiming compensation.

Enclosed with this letter is an application pack and instruction sheet explaining how to complete our simple and fuss free application forms. We estimate that over 30,000 people are **TIME BARRED** from making a claim **EACH WEEK** because they didn't act quickly enough. Please make sure you are not one of them by;

- Returning the claims forms to Redress Claims using the FREEPOST envelope provided **within 7 days of Receipt**.
- Please **sign and complete a Letter of Authority for each claim** you are wanting to process. For example, If you have 3 credit cards we will have included 3 Letter of Authorities for you to complete. One letter of Authority for each credit card.

Upon receipt of your completed forms, we will nominate a specialist associate to assess your file and assess your claim to establish whether you are entitled to compensation for mis-sold PPI on your credit card or loan.

**Remember we work on a completely 'No Win, No Fee' basis.**

### EXAMPLE RECENT WINS

Santander/Abbey - £7792  
HBOS - £2537

MBNA - £3831  
Lloyds - £5650

Barclays - £2356  
EGG - £1653

If we can be of any further assistance or you would like additional forms please do not hesitate to call our customer care team on 0844 824 6676.

Yours Sincerely

**Redress Claims**

## These forms are really easy for you to fill in...

**1** Fill in all the details we ask you for in the 3 forms enclosed:

**The first form is the Letter of Authority**

If you have more than one policy please call us for more paperwork or if it's easier for you, just photocopy the Letter of Authority enclosed in the pack.

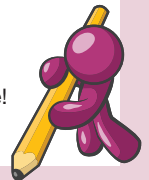
**The second form is the Compensation Application Form**

**The third form is the Letter of Engagement**

Done!

**2** Please make sure you sign and date each sheet where marked **X**

Done!



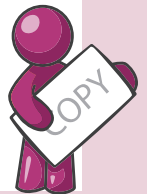
**3** Please read the Terms and Conditions sheet carefully.

Done!



**4** You should keep hold of a copy of the Terms and Conditions, this is marked 'Customer Copy'.

Done!



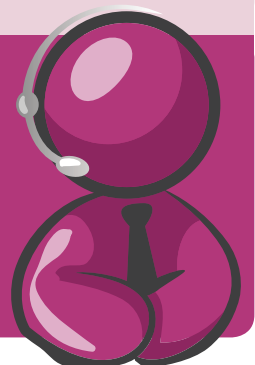
**5** Place **ALL** sheets (except your copy of the Terms and Conditions) in the **FREEPOST** envelope provided, pop it in the post and we'll take over from there!

Done!



If you have any trouble completing these forms, or have any general queries, please call a member of our team on

**0844 824 6676**



**YOU MUST USE A SEPARATE APPLICATION FORM FOR EACH POLICY**

If you have more than one policy please contact us on **0844 824 6676** (5p per minute) for additional paperwork.

**HELP US FAST TRACK YOUR CASE:** To help fast track your chances of success, it would be helpful to have copies of your documents such as a loan agreement, policy document or credit card statement.



**ACCOUNT HOLDER NAME(S)**

**AGREEMENT PROVIDER**

**AGREEMENT NUMBER** (as appropriate)

**LOAN AMOUNT OR CREDIT CARD BALANCE**

**START DATE** (mm/yyyy)      **LENGTH OF LOAN** (if applicable)

**ARE YOU STILL PAYING OFF THIS AGREEMENT?**

Yes     No

**HOW WERE YOU SOLD THIS AGREEMENT?**

- Internet                       Face to face  
 Telephone                     Other (please specify)

**WHAT WAS YOUR EMPLOYMENT STATUS AT THE TIME YOU TOOK OUT THE AGREEMENT?**

- Retired                       House-keeper  
 Employed                     Self-employed  
 Unemployed

**IF YOU WERE EMPLOYED OR SELF-EMPLOYED AT THE TIME YOU TOOK OUT THE AGREEMENT, WHAT WAS YOUR OCCUPATION?**

**ARE YOU CURRENTLY IN**

- An IVA                                      Yes     No   
Debt Management                      Yes     No   
Bankruptcy                                Yes     No   
Arrears                                      Yes     No

**DID YOU HAVE ANY PRE-EXISTING MEDICAL CONDITIONS AT THE TIME YOU TOOK OUT THE AGREEMENT?**

Yes     No

**WERE YOU ENTITLED TO SICK PAY UNDER THE TERMS OF YOUR EMPLOYMENT?**

Yes     No

**WERE YOU LED TO BELIEVE THAT YOU HAD TO HAVE PPI TO GET YOUR LOAN?**

Yes     No

**WAS IT MADE CLEAR THAT PAYMENT PROTECTION INSURANCE WAS OPTIONAL?**

Yes     No

**WAS THE COSTING OF THE PPI CLEARLY EXPLAINED TO YOU?**

Yes     No

**HAVE YOU INCURRED ANY LATE CHARGES ON YOUR ACCOUNT OVER THE LAST 6 YEARS?**

Yes     No

**HAVE YOU EVER PREVIOUSLY COMPLAINED ABOUT THE SALE OF THIS INSURANCE POLICY?**

- No  
 Yes, my complaint was rejected  
 Yes, my complaint is ongoing  
 Yes, I was offered settlement but rejected it  
 Yes, I accepted and settled

**ACCOUNT HOLDER 1**

Signature

Date

**ACCOUNT HOLDER 2** (if applicable)

Signature

Date

Office Use Only



This letter of Engagement is a contract between you and Redress Claims, a trading style of Redress Financial Management Ltd. It sets out the service charges that apply. It needs to be signed by you and any additional policy holder(s).

## ACCOUNT HOLDER 1

Name	<input type="text"/>
Address	<input type="text"/>
Day Phone	<input type="text"/>
Eve Phone	<input type="text"/>
Email	<input type="text"/>
Date of Birth	<input type="text"/>

## ACCOUNT HOLDER 2 (if applicable)

Name	<input type="text"/>
Address	<input type="text"/>
Day Phone	<input type="text"/>
Eve Phone	<input type="text"/>
Email	<input type="text"/>
Date of Birth	<input type="text"/>

### Services

The company will consider a claim from a client for:-

- (i) The refund of unreasonable or erroneous credit card charges; and/or
- (ii) Compensation in respect of a mis-sold Payment/Loan Protection Insurance
- (iii) To investigate whether the credit agreement is enforceable

And, if the company believes that the claim has merits, act upon behalf of the Client to seek compensation. The Company makes no representation or warranty to the Client that Compensation will be obtained or is any way guaranteed. The Company reserves the right at any time and at its sole discretion not to pursue a claim for Compensation and will notify the Client in writing in such case.

### Service Charges

The Company's service charge in relation to claims under (i) and (ii) within the services section is 25% of the amount of compensation/total monetary benefit plus VAT. A minimum charge of £100 is applied against any successful claim.

For example, if Redress Claims is successful in obtaining compensation of £1000, the service charge applicable would be £250 + VAT = £293.75. The customer would receive £706.25.

There is no service charge for processing your Unenforceable Credit Agreement Claim.

I/We have read the Terms and Conditions and agree to be bound by the Company's Privacy Policy, this Letter of Engagement and the Company's Terms and Conditions.

## ACCOUNT HOLDER 1

Signature	Date
<input type="text"/>	<input type="text"/>

## ACCOUNT HOLDER 2 (if applicable)

Signature	Date
<input type="text"/>	<input type="text"/>

Office Use Only

This document sets out the Terms of Engagement for the appointment of Redress Financial Management Ltd T/A Redress Claims.

## 1. What Redress Claims will do for you?

- 1.1 We will provide a consultancy service in consideration of seeking redress from the product provider in respect of any financial product or service, including products or services not regulated by the Financial Services Authority.
- 1.2 We will gather information from you as is necessary to assess whether you have a valid claim against the product provider. This claim will be based on the following areas; a) unfair charges b) mis-sold payment protection insurance and c) unenforceable credit agreement(s).
- 1.3 We will correspond and negotiate with the defendant on your behalf in this action.
- 1.4 We will require you to sign a 'Letter of Authority' to facilitate this.
- 1.5 If the redress being sought from the product provider is to include capital recovery or any other form of financial compensation, we will use only the information available to calculate an estimated value of the capital recovery or financial compensation. You accept that whilst assessing the information available to calculate the potential capital recovery or financial compensation figure we do not guarantee that a specific amount will be recovered.
- 1.6 In the event that we believe there is sufficient reason to seek redress from the product provider, you are instructing us to deal directly with the product provider on your behalf sharing all relevant details as necessary.
- 1.7 Should a settlement not be reached, you authorise us to either continue to act on your behalf or refer you to an independent solicitor regulated by the Solicitors Regulation Authority, to begin litigation against the product provider.
- 1.8 We will endeavour to provide resolution to any claim with us but where this is not possible due to any change of influence or the business practices of either internal or external we will seek to resolve your claim as soon as circumstances permit.

## 2. What Redress Claims will not do for you?

- 2.1 We will not advise you to pursue a claim that in our opinion has no realistic chance of success, or where the amount in issue does not in our opinion justify the likely work involved, and we reserve the right to cancel this Agreement if we form this opinion.
- 2.2 We will not advise you to accept an offer that we consider inadequate or to reject an offer that we consider to be reasonable, and we reserve the right to cancel this Agreement if you wish to accept an offer that we consider inadequate or to reject an offer that we consider to be reasonable.
- 2.3 We will not accept an offer without your agreement.
- 2.4 We will not give or offer you financial advice.
- 2.5 We will not offer Legal Advice directly in the event of your claim going to the court stage but will refer you to our legal panel for direct legal assistance.

## 3. Your Responsibilities to Us

- 3.1 You must provide us with information and documents that are true and correct. We will rely on the information and documents that you provide us with as being true, accurate and complete. We will not audit, test or check such information or documents except where this is consistent with our obligations under the law. You should let us know immediately of any changes that might affect the service we provide you.
- 3.2 You must sign and return the required documentation as soon as possible. Any delay on your part will jeopardise this agreement and will delay the process of seeking a settlement for you.
- 3.3 Any direct communications from the product provider must be referred immediately to Redress Claims.
- 3.4 During the course of the provision of our consultancy services, we shall from time to time request your instructions. To assist us we require your co-operation and clear instructions as soon as possible to enable us to provide you with the best possible service.
- 3.5 You agree not to ask us to work in any improper or unreasonable way. We would ask that you are true and honest in the information you provide and do not deliberately mislead us.
- 3.6 You will retain a copy of our terms and conditions for your own reference.

## 4. Our Fee

- 4.1 If we do not succeed in obtaining compensation, you pay us nothing.
- 4.2 We charge 25% + VAT. VAT will be charged at the rate applicable when your case settles. For example, if compensation of £1000 is awarded, our fees would be £250 plus £43.75 VAT totalling £293.75. You would receive £706.25.
- 4.3 With mis-sold payment protection insurance and unfair charges claims your compensation includes reduction of existing debt; or other form of redress. You are responsible for the immediate payment of our fees. These fees must be paid from the amount you are awarded.
  - (a) If your loan/credit card has been paid off in full, you will receive your award in a form of a cheque or bank transfer for the full amount of the premiums paid, together with all interest that has been incurred, plus interest at 8% on the money recovered. This could equate to around 30% of the amount borrowed! However, if the loan was closed with arrears, it is likely the compensation would be used to primarily off-set those arrears.
  - (b) If your loan/credit card is still in force (e.g. you are still paying off the balance), your settlement may come in 2 parts. (Part 1) You will be refunded all of the premiums you have paid into your policy to date, along with the interest that you have incurred and further interest of 8% on this amount. (Part 2 - if applicable) In addition, the premiums you will pay during the remainder of your loan will be removed from your loan and your monthly repayments therefore reduced as a result of this, thus saving you a substantial amount of money per month. Again the total amount recovered could amount to around 30% of your loan. If this is the settlement that you receive, our fees will be calculated from the combination of amount recovered in cash sum and the amount we have reduced your loan/credit card by. If you benefit financially by way of a reduction of an existing debt (such as arrears); Redress Claims require our fees settling on this matter, along with any compensation recovered.
- 4.4 In the unlikely event that the compensation is less than £100 we will cap our charges at the amount of compensation awarded. In no circumstances will our fee exceed the amount of the compensation award.

## 5. Non Payment of Invoice

- 5.1 Without exception all invoices must be paid within 14 days of issue. The costs of any telephone calls and invoice reminders may be added to the outstanding debt. £10 + VAT - Second and subsequent written reminder, £3.50 + VAT - Second and subsequent telephone reminder, £50 + VAT - Solicitors Letter Before Action (LBA).
  - 5.2 The costs of any county court action (£25-£100) will be added to the outstanding debt together with statutory interest, pursuant to section 69 of County Court Act 1984 until the debt is repaid in full.
  - 5.3 If we have to forward your debt to a third party company to facilitate the recovery of the debt, any costs incurred in doing so will be added to the total amount owed.
- ## 5. Communication
- 5.1 Unless otherwise instructed, we shall communicate with you by email, SMS, or at your home address by letter or, where appropriate, courier services. We shall send you letters by fax to an agreed fax number only where specifically instructed or where the matter is one which, in our judgment, justifies such method of communication.
  - 5.2 Transmission of emails on the Internet or otherwise has inherent risks. We shall not have any responsibility or liability to you where any email is lost, delayed, intercepted, corrupted or otherwise altered, rendered incomplete.
  - 5.3 We shall accept instructions from you in writing or by email. We shall not proceed with any consultancy services for you until we have received express instructions in writing or by email.
  - 5.4 To enable us to provide the optimum service to you, there may be occasions when we need to contact you without your express invitation, and you agree that we may do so. We shall contact you only between 09:00 and 20:00 Monday to Saturday.

## 6. Cancellation and Refunds

- 6.1 You may cancel your agreement with us within fourteen (14) days for any reason without liability. Should you wish to withdraw from your agreement with us during this period you should do so in writing.
- 6.2 If you wish to cancel your agreement with us and you are over your fourteen (14) days from the point of sale, we will examine your file and consider if you will incur any costs. We reserve the right to charge a reasonable fee for any work undertaken up to the point of cancellation.
- 6.4 We can cancel this agreement at any time if you have breached your duties set out in section 3.

## 7. Conduct of Engagement

- 7.1 By signing and returning the Letter of Authority, the policy holder hereby agrees to be bound by the Terms and appoints Redress Claims to provide the services for such period to allow Redress Claims to assess, and if reasonably possible, to complete the claim.
- 7.2 By signing and returning the Letter of Authority, the client authorises Redress Claims to refer the claim to the Financial Ombudsman Service or to a solicitor if this is believed by Redress Claims to be in the client's best interest.

## 8. Data & Confidentiality

- 8.1 During the term of the agreement we shall request information about your personal and financial situation including the accounts held at your bank from you and third parties. This may constitute "personal data" or "sensitive personal data" under the Data Protection Act 1998. You expressly consent that we may carry out such processing of such data as is necessary to enable us to carry out the services and for the purposes of letting you know about other services we think may be of interest to you. Save for the provisions of this agreement we shall not, without your prior written consent, disclose any information, which can be reasonably considered to be confidential, concerning your personal or financial situation to third parties unless otherwise required by law, a court of competent jurisdiction, HM Revenue and Customs or other government or regulatory authority.
- 8.2 You have a right under the 1998 Act to request a copy of all personal data held by us about you. A copy of all the information we hold can be requested by sending a £10 cheque made payable to at the address on this contract.

## 9. Liability

The company shall not be liable for any consequential loss or damage suffered by the client under or in connection with the contract occasioned by any act or omission on the part of the company, whether directly or indirectly. The company accepts no liability due to the provision of false, misleading or incomplete information or documentation or due to any acts or omissions of any person other than the company. The company accepts no liability for any steps a financial institution may take in relation to your claim. The company is not a legal or financial advisor, and as such none of its employees may give clients financial or legal advice at any time, whether verbally or in writing.

## 10. Client Service

If at any time you wish to make a complaint about any aspect of the advice or service you have received from then please put your complaint in writing for the attention of the Customer Services Manager. The matter will be dealt with in conjunction with our internal complaints handling procedure, a copy of which is available, through our website at [www.redressclaims.co.uk](http://www.redressclaims.co.uk) or upon request.

## 11. Whole Agreement

The Agreement contains all the terms between you and Redress Claims. If you believe that these written terms contradict anything previously agreed verbally you must inform us immediately. In such circumstances we will clarify which terms apply to the contract between us. This Agreement shall not be enforceable under the Contracts (Rights of Third Parties) Act 1999 by a person who is not a party to the Agreement.

## 12. Complaints Procedure

Redress Claims operates a complaints process, full details of which are set out at [www.redressclaims.co.uk/complaints.asp](http://www.redressclaims.co.uk/complaints.asp)



**YOU MUST USE A SEPARATE LETTER OF AUTHORITY FOR EACH POLICY**

If you have more than one policy please contact us on **0844 824 6676** (5p per minute) for additional paperwork.

**LENDERS NAME**

X

**AGREEMENT TYPE**

- Credit Card     Loan  
 Mortgage     Other (please specify)

**AGREEMENT NUMBER**

X

**IS THIS AGREEMENT IN SINGLE OR JOINT NAMES?**

- Single     Joint

**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 me 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' 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.

**Terms of Engagement:**

I/We have read and accept Redress Claims Terms of Engagement and give them full authority to make a claim on my/our behalf.

**ACCOUNT HOLDER 1**

Title                      Firstname  
[ ]                              [ ]

Initial                      Surname  
[ ]                              [ ]

Address  
[ ]  
[ ]

Postcode                      [ ]

Signature                      Date

X                                      X

**ACCOUNT HOLDER 2 (if applicable)**

Title                      Firstname  
[ ]                              [ ]

Initial                      Surname  
[ ]                              [ ]

Address  
[ ]  
[ ]

Postcode                      [ ]

Signature                      Date

X                                      X

Office Use Only

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## 1. What Redress Claims will do for you?

- 1.1 We will provide a consultancy service in consideration of seeking redress from the product provider in respect of any financial product or service, including products or services not regulated by the Financial Services Authority.
- 1.2 We will gather information from you as is necessary to assess whether you have a valid claim against the product provider. This claim will be based on the following areas; a) unfair charges b) mis-sold payment protection insurance and c) unenforceable credit agreement(s).
- 1.3 We will correspond and negotiate with the defendant on your behalf in this action.
- 1.4 We will require you to sign a 'Letter of Authority' to facilitate this.
- 1.5 If the redress being sought from the product provider is to include capital recovery or any other form of financial compensation, we will use only the information available to calculate an estimated value of the capital recovery or financial compensation. You accept that whilst assessing the information available to calculate the potential capital recovery or financial compensation figure we do not guarantee that a specific amount will be recovered.
- 1.6 In the event that we believe there is sufficient reason to seek redress from the product provider, you are instructing us to deal directly with the product provider on your behalf sharing all relevant details as necessary.
- 1.7 Should a settlement not be reached, you authorise us to either continue to act on your behalf or refer you to an independent solicitor regulated by the Solicitors Regulation Authority, to begin litigation against the product provider.
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- 2.1 We will not advise you to pursue a claim that in our opinion has no realistic chance of success, or where the amount in issue does not in our opinion justify the likely work involved, and we reserve the right to cancel this Agreement if we form this opinion.
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- 4.1 If we do not succeed in obtaining compensation, you pay us nothing.
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- 4.3 With mis-sold payment protection insurance and unfair charges claims your compensation includes reduction of existing debt; or other form of redress. You are responsible for the immediate payment of our fees. These fees must be paid from the amount you are awarded.
  - (a) If your loan/credit card has been paid off in full, you will receive your award in a form of a cheque or bank transfer for the full amount of the premiums paid, together with all interest that has been incurred, plus interest at 8% on the money recovered. This could equate to around 30% of the amount borrowed! However, if the loan was closed with arrears, it is likely the compensation would be used to primarily off-set those arrears.
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- 5.2 The costs of any county court action (£25-£100) will be added to the outstanding debt together with statutory interest, pursuant to section 69 of County Court Act 1984 until the debt is repaid in full.
- 5.3 If we have to forward your debt to a third party company to facilitate the recovery of the debt, any costs incurred in doing so will be added to the total amount owed.

## 5. Communication

- 5.1 Unless otherwise instructed, we shall communicate with you by email, SMS, or at your home address by letter or, where appropriate, courier services. We shall send you letters by fax to an agreed fax number only where specifically instructed or where the matter is one which, in our judgment, justifies such method of communication.
- 5.2 Transmission of emails on the Internet or otherwise has inherent risks. We shall not have any responsibility or liability to you where any email is lost, delayed, intercepted, corrupted or otherwise altered, rendered incomplete.
- 5.3 We shall accept instructions from you in writing or by email. We shall not proceed with any consultancy services for you until we have received express instructions in writing or by email.
- 5.4 To enable us to provide the optimum service to you, there may be occasions when we need to contact you without your express invitation, and you agree that we may do so. We shall contact you only between 09:00 and 20:00 Monday to Saturday.

## 6. Cancellation and Refunds

- 6.1 You may cancel your agreement with us within fourteen (14) days for any reason without liability. Should you wish to withdraw from your agreement with us during this period you should do so in writing.
- 6.2 If you wish to cancel your agreement with us and you are over your fourteen (14) days from the point of sale, we will examine your file and consider if you will incur any costs. We reserve the right to charge a reasonable fee for any work undertaken up to the point of cancellation.
- 6.4 We can cancel this agreement at any time if you have breached your duties set out in section 3.

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## 8. Data & Confidentiality

- 8.1 During the term of the agreement we shall request information about your personal and financial situation including the accounts held at your bank from you and third parties. This may constitute "personal data" or "sensitive personal data" under the Data Protection Act 1998. You expressly consent that we may carry out such processing of such data as is necessary to enable us to carry out the services and for the purposes of letting you know about other services we think may be of interest to you. Save for the provisions of this agreement we shall not, without your prior written consent, disclose any information, which can be reasonably considered to be confidential, concerning your personal or financial situation to third parties unless otherwise required by law, a court of competent jurisdiction, HM Revenue and Customs or other government or regulatory authority.
- 8.2 You have a right under the 1998 Act to request a copy of all personal data held by us about you. A copy of all the information we hold can be requested by sending a £10 cheque made payable to at the address on this contract.

## 9. Liability

The company shall not be liable for any consequential loss or damage suffered by the client under or in connection with the contract occasioned by any act or omission on the part of the company, whether directly or indirectly. The company accepts no liability due to the provision of false, misleading or incomplete information or documentation or due to any acts or omissions of any person other than the company. The company accepts no liability for any steps a financial institution may take in relation to your claim. The company is not a legal or financial advisor, and as such none of its employees may give clients financial or legal advice at any time, whether verbally or in writing.

## 10. Client Service

If at any time you wish to make a complaint about any aspect of the advice or service you have received from then please put your complaint in writing for the attention of the Customer Services Manager. The matter will be dealt with in conjunction with our internal complaints handling procedure, a copy of which is available, through our website at [www.redressclaims.co.uk](http://www.redressclaims.co.uk) or upon request.

## 11. Whole Agreement

The Agreement contains all the terms between you and Redress Claims. If you believe that these written terms contradict anything previously agreed verbally you must inform us immediately. In such circumstances we will clarify which terms apply to the contract between us. This Agreement shall not be enforceable under the Contracts (Rights of Third Parties) Act 1999 by a person who is not a party to the Agreement.

## 12. Complaints Procedure

Redress Claims operates a complaints process, full details of which are set out at [www.redressclaims.co.uk/complaints.asp](http://www.redressclaims.co.uk/complaints.asp)

## WHAT WILL REDRESS CLAIMS INVESTIGATION INCLUDE?

With each claim, where applicable, we will examine the following;

- (i) Mis-sold Payment Protection Insurance
- (ii) Unfair Charges
- (iii) Unenforceable Credit Agreements

## HOW WILL I BENEFIT FROM USING REDRESS CLAIMS?

- Redress Claims saves you the time, effort and stress of dealing with the complaint alone
- Redress Claims have dealt with Financial Claims for a number of years and are respected by the banks.
- We have the experience to ascertain promptly where a policy has been mis-sold. This allows us to efficiently deal with cases and reach successful resolutions compared to other companies.
- We breakdown the terminology that vendors use to complicate the claiming process, which tends to discourage consumers pursuing the case further.
- We will continue to work on your behalf ensuring you receive the right level of compensation including any interest you are entitled to.

## WHAT CAN YOU CLAIM BACK FOR ME?

We will examine your agreement and establish if your agreement is legally enforceable, in addition we will reimburse you with any mis-sold Payment Protection Insurance and any unfair charges that have been applied to your account.

## HOW MUCH DO I PAY FOR THIS SERVICE?

We operate on a No Win No Fee basis hence we will only charge a fee if compensation is awarded. The fee is 25% plus VAT. We do not charge a service charge if your agreement is found to be unenforceable.

## HOW LONG IS THE CLAIM PROCESS?

On average it takes approximately 5-6 months to complete a claim. Depending on the complexity of your claim it can take longer.

## WHAT INFORMATION DO I NEED TO PROVIDE REDRESS CLAIMS?

We will only require key details to ensure we can process your claim efficiently. Our forms are very straightforward to complete. Once your claim is initiated we can obtain further information from your lender to allow us to maximise the benefit we can achieve for you.

## IF MY LOAN HAS ALREADY BEEN PAID, CAN I STILL CLAIM COMPENSATION?

Yes, if you have had a loan that you have paid off in the last 6 years we can still assist you to gain compensation.

## WILL MY CLAIM AFFECT MY RELATIONSHIP WITH MY LOAN/CREDIT CARD PROVIDER?

No. The Financial Services Authority has strict regulations that do not allow any provider to disadvantage a customer due to a claim.

# Recommend a friend!!

Do you have friends and family who may benefit from our service?

# EARN £20

For every referral



Do You Know Anyone With:

- ⦿ Credit Card or Loans Taken Before April 2007?
- ⦿ A Useless Payment Protection Insurance Policy?
- ⦿ Unfair Charges Added To Their Credit Card or Mortgage Accounts?

**redressclaims**<sup>®</sup>  
0800 069 9089  
[www.redressclaims.co.uk](http://www.redressclaims.co.uk)

We Could Help Cancel Or Claim Back Thousands Of Pounds On Every Claim.

By Referring A Friend To Our Service It Will Result In A £20 Referral Fee Payable To You.

**Terms And Conditions**

Customers will be paid £20 referral fee once the case has been accepted by our solicitors. This normally takes 6-12 weeks of submission of friends paperwork. If we are unable to process the order due and refund the money, no referral fee is applicable. On all no win no fee cases the £20 referral fee is payable once the case has been processed and completed.

## Recommend a friend



**Your details**

Name:

Customer reference:

**Your friends details**

Name:

Address:

Home telephone number:

Mobile telephone number:

Simply cut out and give to your friend for them to post with their application form.

## Recommend a friend



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Name:

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