

## FIND OUT MORE ABOUT THE PROCESS OF SUBMITTING YOUR COMPLAINT TO THE FINANCIAL OMBUDSMAN SERVICE (FOS)

### YOUR ROLE IN THE PROCESS:



**THIS PROCESS MUST BE COMPLETED WITHIN SIX MONTHS**

### WHAT DOES IT MEAN IF MY LENDER HAS DEFENDED MY PAYMENT PROTECTION INSURANCE (PPI) COMPLAINT ?

In layman's terms your Lender has rejected your complaint and does not believe that it was mis-sold. However, the Lender is admitting that PPI was sold/did exist on the product.

### IS MY LENDER'S DECISION FINAL?

No, based on the information you have given us, if we believe that you may have been mis-sold PPI, we can escalate your complaint to the Financial Ombudsman Service (FOS). We have issued you with the standard questionnaire and complaint forms to start the process and will assist you in completing them.

Recent analysis highlights that in 66%\* of cases the Lender's decision is overruled in favour of the customer, who in turn receives the refund they are owed.

### WHAT IS THE FINANCIAL OMBUDSMAN SERVICE (FOS)?

The Financial Ombudsman Service (FOS) is an organisation 'set up by parliament to sort out individual complaints that consumers and financial businesses aren't able to resolve themselves'. In effect, they offer an impartial service to investigate the decision made by the Lender. It is up to the FOS to decide whether the outcome from the Lender's investigation is correct given the evidence and case details provided.

### WHAT DO I NEED TO DO NOW?

You will need to complete and sign some standard forms as detailed overleaf. We appreciate that by this stage in the claims process you have probably already completed a number of forms regarding your PPI complaint. However, it is essential that the FOS-related forms are completed and signed as without them the FOS will not be able to investigate your complaint.

### IS THERE A TIME LIMIT?

Yes, we need to submit your complaint to the FOS within six months of your complaint being defended by your Lender. So in fact, the sooner you return the forms, the better. Once the FOS has acknowledged your complaint there is no further time limit.

If you would like to find out more about how the FOS will investigate your complaint, visit:

[http://www.financial-ombudsman.org.uk/publications/technical\\_notes/ppi/sales-complaints.html](http://www.financial-ombudsman.org.uk/publications/technical_notes/ppi/sales-complaints.html)

**PLEASE REFER OVERLEAF FOR DETAILS ON HOW TO COMPLETE YOUR FORMS**

\* Financial Ombudsman Service (FOS): Complaints Data - Quarterly Updates - % of cases upheld in the whole of 2015/2016 - April 2015-March 2016

**IF YOU HAVE PREVIOUSLY PROVIDED US WITH INFORMATION RELATING TO THIS COMPLAINT, IT HAS BEEN PRE-POPULATED ACCORDINGLY. PLEASE ENSURE YOU CHECK THE INFORMATION IS CORRECT AND MAKE ANY CHANGES NECESSARY.**

## WHAT DO WE NEED TO REFER YOUR COMPLAINT TO THE FOS?

We have attached two forms which need filling in; the **PPI CONSUMER QUESTIONNAIRE** and a **FOS COMPLAINT FORM**. Answers given must reflect your circumstances at the time your policy was sold to you. The forms can be completed as per the steps below - please only use **BLACK INK**.

### REQUIRED ACTION:

Please carefully read through your **Lender's Final Response Letter**, reviewing the reasons why they have defended your complaint.

### WHY?

This will give you a better understanding of why your Lender has rejected your complaint. It may also highlight to you points that you don't agree with and/or that you would like to challenge.

### REQUIRED ACTION:

Considering the reasons why the Lender has defended your complaint and also your circumstances at the time the policy was sold to you, please complete the **PPI Consumer Questionnaire** to the best of your knowledge. **Note:** the date the policy was sold will be detailed in section B.1, where possible. You should answer the questions based on your circumstances at the time the policy was sold to you\*.

### WHY?

Your answers will help the FOS to understand your complaint and circumstances at the time of sale and whether the policy was suitable. They will also consider why you believe the PPI was mis-sold.

### REQUIRED ACTION:

Please ensure you take the opportunity to complete both parts of **Section E**.

### WHY?

This is your chance to advise in your own words what happened at the time the PPI was sold to you and, importantly, why you are now unhappy with it.

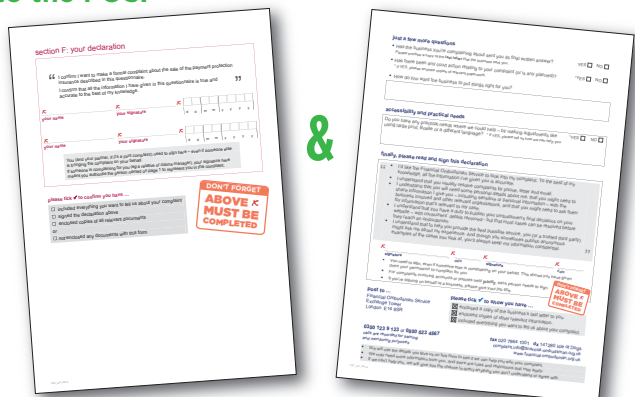
### REQUIRED ACTION:

Finally, please review, **SIGN AND DATE**, where indicated by the **X**, the following to confirm you wish to proceed;

### WHY?

**Without your signature and corresponding date of signature we cannot progress your complaint to the FOS.**

- The **PPI Consumer Questionnaire, Section F: Your Declaration** on page 6 - is to confirm that all the information you have provided is true and accurate to the best of your knowledge. You should read the declaration and then print your name, and **SIGN AND DATE** the document where requested and;
- The **FOS Complaint Form, Declaration** on page 3 - is to confirm that you would like the FOS to look at your complaint. We have pre-populated all the required information. Please check that the text is correct and then **SIGN AND DATE** where indicated.



### REQUIRED ACTION:

Please note that if your policy was held in joint names, both policy holders must complete the above-listed forms, and sign and date them where specified.

### WHY?

**Without both signatures on a complaint for a PPI policy held in joint names, we will not be able to refer your complaint to the FOS.**

**ONCE ALL OF THE ABOVE FORMS ARE COMPLETED, PLEASE RETURN THEM TO THE CLAIMS GUYS IN THE FREEPOST ENVELOPE PROVIDED AND WE WILL CONTINUE TO PROCESS YOUR COMPLAINT.**

\* If no date is populated, please provide your best recollection of the date.