

Please refer to the guidance both below and overleaf on how to complete your Packaged Bank Account (PBA) Pack, in order to submit a Complaint to your Bank.

REQUIRED ACTION FOR THE LETTER OF AUTHORITY



Please **SIGN** and **DATE** the Letter of Authority (LOA), having read carefully the Terms of Engagement on the reverse, and **RETURN** it to us.

REQUIRED ACTION FOR THE PACKAGED BANK ACCOUNT QUESTIONNAIRE



COMPLETE all sections of the Questionnaire using this Help Form and **RETURN** it to us, using the Freepost envelope.

OR



Call us and we will complete the Questionnaire with you over the phone.

WHAT IS THE QUESTIONNAIRE?

The form is designed to collate all of the information which your Bank will require for the review of your Complaint regarding the PBA. It is important to ensure this is completed with as much detail regarding **your experience of the sale** as possible, as this does form the basis of the Complaint. Your Bank will not investigate the Complaint without this information and, in particular, Section F which is your testimony regarding the sale. This allows you to put forward your Complaint in your own words.

THINGS TO CONSIDER WHEN COMPLAINING ABOUT A PBA

Think back to when and why you obtained the PBA:

- ? Was it something you wanted or sought advice for, or did the Bank lead you to take it out?
- ? Did your Bank give you a choice about having the account or were you told that you needed to have it to obtain another product such as; a mortgage, overdraft or a better interest rate on a loan?
- ? Were you advised that the PBA would improve your credit score?
- ? Were your decision-making abilities affected when you opened the PBA?
- ? Were you pressured into having the account? Or did you try to cancel it at any point and were told you were not able to?
- ? Was the full cost explained and were the benefits of the account useful to you? Were there any price rises you were not made aware of or, alternatively, did the Bank upgrade your account without consulting you first to discuss the fees?
- ? If your Bank recommended the account, did they make sure it was right for you, was it fully explained or were you made to believe it was a privilege to be offered the account? Did you receive all of the advice which you felt that you needed regarding the PBA?
- ? Lastly, did the PBA benefit you? Were there any exclusions you were not made aware of such as; age exclusions, or limitations due to a pre-existing medical condition?

Section A: about you

We will populate this section with the information you have previously provided. Please check the information and make any necessary amendments. Please complete all of your current and previous details to ensure that the Bank can locate your account.

Section B: your Packaged Bank Account and how it was sold

Recall the situation in which the account was opened using the tick boxes, any additional information needs to be completed in **SECTION F**.

Section C: your circumstances when you first had the Packaged Bank Account

Think about your circumstances at the time of opening the PBA, the PBA features and if you took out any other products with the Bank at the same time as the PBA (to receive additional benefits, e.g. interest free overdraft, preferential rates etc.). Use the tick boxes to complete this section, however, any other information regarding your health at the time, e.g. pre-existing medical condition(s), or if your decision-making abilities were affected, needs to be detailed in **SECTION F**.

Section D/E: about the benefits of the Packaged Bank Account/other insurance policies you had

Did you make use of any of the insurances, services or preferential rates? Section E establishes if you had any other insurance policies in place at the time you took out the PBA. Use the tick boxes if you had cover in place. Any additional information can be completed in **SECTION F**.

Section F: any other information

This section gives you the opportunity to detail, in your own words, what happened when you were sold the PBA, and secondly, why you are now unhappy with the account. Your testimony is required by the Bank to understand the Complaint and must be completed. Please refer to 'Things to consider when complaining about a PBA' overleaf, and provide as much detail as possible concerning the sale of the PBA, especially:

- The sale itself
- If the costs were explained
- If you felt pressured into opening the account
- If you were fully advised what the account offered and how this would benefit you

Any additional information from any other Section can be added here also.

Section G: your declaration

Make sure to **SIGN** and **DATE** the declaration - remember any Additional Applicants must sign too.