


PPI Claim Form

Easy steps to claim back your money.

1. Fill in all the required details and questionnaire.
2. Sign and date the Terms of Service and Letter of Authority where you see the  Joint policies will require both signatures.
3. Return the completed PPI Claim Pack to us by post.
Please send in any paperwork you still have from the time of sale with your claim pack (e.g. loan agreement, policy schedule or any point of sale documents). Do not worry if you no longer have these.

Your Details

Name:

Joint Policy Holder Name (If Applicable):

Address:

Postcode:

Date of Birth:

Joint Policy Holder Date of Birth (If Applicable)

Home Tel:

Work Tel:

Mobile Tel:

Email Address:

Occupation:

Your Agreement Details

Name of company who provided your credit:

Account Number:

Policy Number if different from above:

Agreement Start Date:

Monthly Payment:

Credit Amount:

Terms of Service

The services provided by Client Review Ltd consist of:

- (a) An assessment of a potential claim for compensation arising in respect of your a loan and / or Payment Protection Insurance (PPI) Policy (the "Policy") by any Third Party
- (b) Representing the Client's(s') claim for compensation where Client Review Ltd consider there is a potential claim
- (c) Negotiating and obtaining a settlement Client Review Ltd considers appropriate
- (d) Where necessary and appropriate, Client Review Ltd may negotiate the case through the Financial Ombudsman Service (FOS)

Client Review Ltd reserves the right, at any time and at its sole discretion, not to pursue a claim for compensation by notifying the client in writing and will where applicable, instruct a solicitor from their panel to issue legal proceedings on your behalf.

PPI Settlement Service Charge

Client Review Ltd will charge 25% on all amounts recovered. No Win, No Fee.

Credit agreement settlement charge

Client Review Ltd will charge 25% on all amounts recovered. (Capped at £10,000.00) No Win, No Fee.

Agreement to Terms and Conditions

I/We have read the Terms and Conditions overleaf, specifically those relating to my/our payment obligations.

 Sign.....Date..... Sign.....Date.....

Letter of Authority

Your Address:

Postcode:

To Whom It May Concern

As provided for under DISP2.7.2 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 hereby appoint and authorise Client Review Ltd, to consider my/our claims for compensation in respect of mis-sold Loan and / or Payment Protection Insurance (PPI) and act on my / our behalf to seek compensation/refund of premiums plus interest.

I/We hereby advise that wilful failure by the Third Party to follow my/our express instructions with regard to dealing with Client Review 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.

I/We confirm that I/we have lawfully contracted with Client Review Ltd and authorise you to comply with any request for information that may be made, whether by telephone or in writing (including fax or e-mail). This authority will endure until further notice.

I/We confirm that I/we have legally contracted with Client Review Ltd and have expressly consented that all communications and settlement payments be paid directly to Client Review Ltd which will then be forwarded to me/us. Client Review Ltd will, where applicable, instruct a solicitor from their panel to issue legal proceedings on our behalf. This instruction relates to all products or claims with relation to the above named client.

I/We confirm acceptance of this agreement and Client Review's terms and conditions. I give them full authority to pursue/claim on my behalf.

 Sign.....Date..... Sign.....Date.....

PPI Claim Questionnaire

Please tick all the following that apply	Yes	No	Not Sure
Were or were you shortly to become self employed when you took out the policy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were or were you very close to being retired when you took out the policy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were you unemployed or a student when you took out the policy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were you told that Payment Protection was a condition/compulsory to get the loan/credit card?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Did the adviser inform you that you were taking out Payment Protection Insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Did you have a Payment Protection Insurance policy in place and were not asked about it?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you tried to cancel this insurance and were not allowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Did you receive any documents about this policy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were you made aware what this policy covered you for?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were you told the policy was optional?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were you told that salesmen or third parties would receive commission?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were the Payment Protection documents completed in your presence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were you advised that you could purchase payment protection elsewhere?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were you told that you would get a better interest rate if you took out the protection policy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were you made aware of the true costs of the Payment Protection Insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were you made aware that the cost of the policy would be added to the loan and that you would pay interest on it?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have arrears and feel this added expense has created your present arrears?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were you unemployed / self employed / retired* when you took out the policy? (*Please circle applicable option)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were you asked about any pre-existing medical conditions that could affect the insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Were you informed that stress and back problems were excluded from the insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever tried to claim back the PPI before?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Did you felt pressurised into taking the PPI out?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In your own words explain why you took out this insurance policy and what did you think was the purpose of this policy? (For extra information please use a separate sheet)

I confirm this information is accurate to my belief and knowledge



Sign _____ **Date** _____

Our Other Services

Would you or anyone in your household be interested in any of our other services? Please tick the relevant boxes below and we'll be in touch.

- Debt Management or Debt Help
- Mortgage Audit to see if you could claim misspelling compensation
- Personal Injury Claim (e.g. accident at work or car accident)
- Credit Card Charges

Terms & Conditions

1. Client Review Ltd are instructed to act as my/our representative in the settlement of my loan and or PPI (which within this context includes any generic provider of financial services).
2. I/We agree that no agency other than Client Review Ltd is currently acting for me/us in the settlement of my loan and or PPI and that Client Review Ltd is appointed as my/our sole representative in relation to this/these matter(s).
3. Information relating to my/our claim will be provided to Client Review Ltd upon commencement of this instruction. Client Review Ltd 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.
4. I/We understand that Client Review Ltd, by virtue of the Statute of Limitation, can only recover those charges and / or PPI premiums that have arisen during the past six years (five years if resident in Scotland).
5. Upon receipt of the information from me/us and (where relevant), any additional information requested from the Bank, Client Review Ltd may calculate the amount owed to me/us by the Bank in respect of the settlement of my loan and or PPI (plus interest where due). However, Client Review Ltd accepts no liability for any errors or omissions, should the amount of the claim be miscalculated or disputed.
6. 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, I/we will report this to Client Review Ltd, within 3 days from receipt and forward all relevant documentation directly to Client Review Ltd.
7. Client Review Ltd 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 negotiations with the Bank unless agreed in advance with Client Review Ltd.
8. Where requested, I/we will pay the fee necessary to access my file (Data Subject Access Request) and or the fee for the section 77 request.
9. I/We understand that should I/we provide any information to Client Review Ltd, 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 Client Review Ltd. Any work already completed may become chargeable at the rate of £95 per hour, or part thereof.
10. Should legal action become necessary to recover my/our money, Client Review Ltd will pay the fee payable to provide representation at Court (if applicable). Following successful recovery, these fees will be included within our standard 25% fee.
11. When Client Review Ltd have represented me in the settlement of my PPI claim we charge a 25% fee on all amounts recovered. When Client Review Ltd has represented me in the settlement of my loan we charge a 25% fee.
12. The standard 25% is payable on all sums recovered. Any court fees and/or solicitors costs, will be included in this fee should they be recovered from the Bank (whether they are included within the settlement or are in paid by the Bank in addition to the settlement).
13. I/We agree that all monies recovered from the Bank shall be paid directly to Client Review Ltd, should the Bank so allow. Client Review Ltd are authorised by me/us to deduct from the amount recovered from the Bank their fee which includes any other fee that they have paid on my/our behalf before they forward the balance to me/us. Client Review Ltd will provide a receipted invoice with the settlement to demonstrate the amount(s) paid to them.
14. In the event that the Bank pays the settlement directly to me/us or if they reduce any of our debit balances by the settlement amount, then I/we will be liable to pay the fee (which includes additional costs paid on my/our behalf) directly to Client Review Ltd. (a) I/we agree to notify Client Review Ltd of any settlement received from the Bank within 3 days of receipt. b) Client Review Ltd will issue an invoice for their services which will be payable within 14 days of issue.
15. I/We agree that Client Review Ltd can deduct the fees for my claim from my credit/debit card upon completion of my case.
16. Client Review Ltd may at their discretion charge interest on any unpaid invoice at the rate of 8% in respect of unpaid invoices.
17. I/We agree not to accept any settlement that is communicated directly to us by the Bank without the consent of Client Review Ltd.
18. Termination: (a) Client Review Ltd 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 Client Review Ltd 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 Client Review Ltd 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 Client Review Ltd per hour, or part thereof.
19. I/We understand that Client Review Ltd will not disclose my/our personal information to anyone else..This agreement is covered by the Jurisdiction of English law and the Courts of England and Wales.
21. These Terms and Conditions relate to any and all products or claims for which the client has instructed Client Review Ltd to act on their behalf.
22. Client Review Ltd will also offer Debt Advisory Line products at our discretion.
23. Any monies paid to Client Review Ltd in advance of a claim will be refunded within 14 days on receipt of request for cancellation.
24. If you submit a fast track claim your case will be subject to Client Review Ltd's Terms and Conditions.

The Claims Process

1. Once we have received your claim pack, we will assess the viability of your claim. Following an assessment of your claim, we will raise a formal complaint against your bank for the settlement on your loan and or PPI. Simultaneously, we will request a full financial breakdown of all account charges and where applicable instruct a solicitor from our panel.

2. In the event that your bank fails to respond within 8 weeks from our original communication, then we have the option to a) issue a formal complaint to the Financial Ombudsman and/or the Financial Services Authority (FSA), or b) to commence legal proceedings against your bank. Either option is dependent on your claim value and will be confirmed if your bank fails to respond in the allotted time.

3. Once settlement of your claim has been confirmed, your invoice will be raised – you must settle this within 14 days of issue. Once you have settled your invoice in full our authority will cease and we will be discharged of any further obligations to you. During our claim's process, we would ask that you limit any telephone contact unless absolutely necessary because any time spent discussing your claim restricts the claim progress and increases the processing time. Throughout our process, you may receive communications directly from your bank regarding the progress of your claim, including statements and gestures of goodwill settlements. You must contact us within 3 days of any offer or any such communication. By doing so, you will assist the progress of your claim. We have discovered a number of major high street banks are using an array of delaying tactics or attempting to offer tiny settlements. We can only advise you of the significance of any such communication if you promptly advise us upon receipt. You are advised that if you fail to advise us of any communication from your bank, you will not only impede the progress of your claim, but may also be liable to repay disbursement costs including but not limited to: legal fees, court fees and our service charge.

Non Payment of Invoice

Without exception, all invoices must be paid in full within 14 days of issue. The costs of any telephone calls and invoice reminders may be added to the outstanding debt – £10.00 Second and subsequent written reminder. £3.50 Second and subsequent telephone reminder. £50.00 Solicitors Letter Before Action (LBA) Debt Recovery. 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 paid in full.

Please keep these Terms and Conditions for your records and return the completed forms to:

Claims Review
8 Freeman Street
Grimsby
North East Lincolnshire
DN32 7AA