Finance

Last chance for cash-back claim

Thursday, August 29 is the final deadline for making a PPI complaint. Time to get your skates on, says **Vicky Shaw**



It feels like the PPI scandal has been lingering forever, but the deadline for making a claim is now just around the corner on August 29.

Even if you find all those PPI ads really irritating, bear in mind you've got just weeks left to decide whether or not you want to make a complaint – after that, it'll be too late.

Since January 2011, firms have paid back a total £35.7 billion to customers who complained about the way they were sold payment protection insurance (PPI), according to the Financial Conduct Authority (FCA).

So, with the PPI countdown clock ticking, here's what you need to know…

What is PPI?

If you've had a loan, mortgage, credit card, store card or bought something on finance, you may have been sold PPI alongside the financial product you took out.

PPI is a type of insurance designed to cover repayments when you can't make them yourself, for example if you became unemployed or ill.

As many as 64 million PPI policies have been sold in the UK, mostly between 1990 and 2010, and some as far back as the 1970s.

So what's the problem?

It was widely mis-sold. PPI was unsuitable for some people, people did not realise it was optional, or in some cases, they did not even know they had a policy.

It's the biggest mis-selling scandal the Financial Ombudsman Service (FOS) – which resolves disputes between consumers and financial firms – has ever seen.

How do I check if I had it?

Dig out any paperwork and see if PPI or payment protection insurance is mentioned. It may have also had another name, such as loan insurance or payment cover.

If it's not clear, try looking at statements to see if there was an additional charge next to your payment information. Or contact the provider directly and ask them.

The FCA has contact details for many providers.

Am I eligible to complain?

You may have been mis-sold if you were told, for example, that you had to have PPI to take out a loan, or it was more likely you'd be accepted if you took it out, or that you'd get a better rate.

You may have felt under pressure to buy it or been advised to take out PPI which didn't suit your needs. PPI may have been added without telling you. There are also other ways you may have been mis-sold.

But, importantly, even if you don't think you were mis-sold, there's another reason you could complain. Following a court case known as Plevin, you can complain that a high level of commission was made from the sale of PPI, but you weren't told about this when you bought it.

You don't need to know the exact figure for how much commission was earned – it's unlikely you would have been told anyway. The commission basis for complaining means that even if you previously made a mis-selling complaint and it was rejected, you may be able to make this new type of complaint.

If you've complained about PPI since late-2015, your provider may have already have told you they would consider the commission they earned as part of your complaint. If you're not sure about this, check the correspondence they sent or contact them again.

How can I make a claim?

Claims management companies will take a chunk of any payout, but there is plenty of free help available. Websites which give free help and information include those belonging to the FCA, MoneySavingExpert.com, Resolver.co.uk, the FOS, Which? and Citizens Advice.

Free-to-use template letters can be downloaded, if you're not sure what to say. And if you're not happy with the way a company has dealt with your complaint, take your case to the FOS to resolve.

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Church Street, HOLBEACH

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Bramley Meadows, GEDNEY
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The bungalow is situated in a sought after area of the rural village. The accomadation comprises: ENTRANCE HALLWAY, INNER HALL AREA, LOUNGE, KITCHEN, UTILITY, CONSERVATORY, CLOAKROOM, THREE BEDROOMS, BATHROOM. OUTSIDE: TIMBER STORESHED. EPC RATING C

£780 pcm



Kellett Gate, LOW FULNEY
A TWO (2) BEDROOM DETACHED BUNGALOW WITH DOUBLE GARAGE

This very spacious bungalow is situated within easy access to Spalding Town Centre and the accommodation comprises: LOUNGE, DINING ROOM, KITCHEN, CONSERVATORY, 2 DOUBLE BEDROOMS and BATHROOM. EPC RATING E

£750 pcm



Hall Hill Road, HOLBEACH
A THREE BEDROOM SEMI-DETACHED HOUSE

The house is situated within esy walking distance of the town centre. The accomodation comprises: SIDE ENTRANCE HALL, LOUNGE, DINING/KITCHEN, REAR LOBBY, THREE BEDROOMS, BATHROOM, SEPERATE WC. OUTSIDE: GRAVELLED ENTRANCE DRIVEWAY, ATTACHED STORESHED. EPC RATING C

£595pcm



Sluice Road, SARACENS HEAD
A SEMI DETACHED THREE BEDROOM HOUSE

The property is situated in a semi-rural location. The accomodation comprises: ENTRANCE HALL, SITTING ROOM, LIVING ROOM, KITCHEN, BATHROOM, CONSERVATORY, THREE BEDROOMS. OUTSIDE: DETACHED GARAGE. EPC RATING E.

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East Elloe Avenue, HOLBEACH

A THREE (3) BEDROOM SEMI-DETACHED HOUSE IN NEED OF SOME MODERNISATION AND REFURBISHMENT



The house is very well situated close to the town centre in a tree lined avenue and close to all local amenities. The accommodation comprises: ENTRANCE HALL, LOUNGE, DINING ROOM, KITCHEN, THREE BEDROOMS AND SHOWER ROOM. OUTSIDE: EXTERNAL STORE, FUEL STORE, WC, GARDEN SHED and GREENHOUSE. EPC RATING 'C'.

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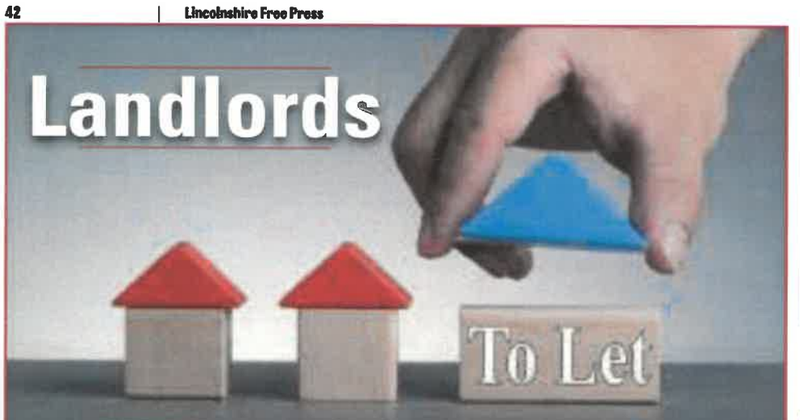
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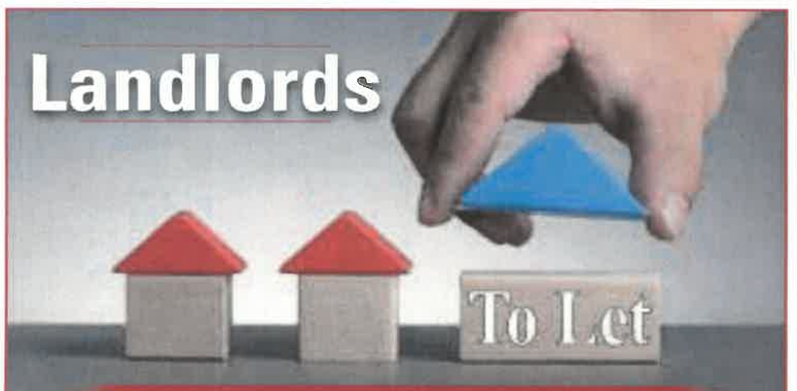
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