

To make the claims process simpler we've set out below the most common questions together with the answers. If you still have a question after reading these, or if there's any part that you're not clear about, then please give us a call on 0800 8499 120.

Q1 - What is PPI?

A - PPI or Payment Protection Insurance covers the repayments due under loans, mortgages, credit cards or any other finance agreement in cases of accident, sickness and unemployment where you can no longer afford to repay your lender.

Q2 - Can I Claim a PPI Refund?

A - If you have taken out a loan in the last 6 years and there is a Payment Protection Insurance Policy associated with it, you may well have a valid PPI Claim. The easiest way to find out if you have a claim for PPI compensation just give us a call for free on 0800 8499 120 or alternatively complete our "request a call back link" and we shall call you back at your request.

Q3 - What can I claim for?

A - You can claim on any finance you have taken associated with PPI, e.g. Secured Loans - Unsecured Loans - All major Credit Cards - Mortgages etc. You may still be able to claim if your PPI wasn't attached to a particular credit agreement.

Q4 - Can I claim for closed accounts and completed loans?

A - Yes, you can claim for closed accounts and loans older than 6 years, as long as you have the documentation or agreement number. You will generally have to claim within 3 years of becoming aware that there is likely to be a problem with the way in which the policy was sold.

Q5 - Do you charge any upfront fees?

A - No! Unlike many other companies we don't charge any upfront fees. In fact we operate on a simple NO WIN NO FEE basis which means that you do not have to pay us anything unless your claim is successful. However, if you cancel your agreement for us to action your behalf after the first 14 days, we reserve the right to charge you a fee to cover our reasonable costs incurred in processing your claim but you will never be charged more than £200.

Q6 - Do I need to provide any documents?

If you have documents then it would be particularly helpful if you can send us copies. If not, don't worry, because the letter of authority that you sign will enable us to get copies of the information from the adviser or insurance company.

Q7 - How much could I claim?

A - If your claim is successful we could recover all the PPI premiums that you have paid for so far, plus interest at 8%. If you have been charged interest on your PPI payments, perhaps because it was included within a credit account, then you could claim the effect of the interest back as well.

Q8 - How long will the claim take?

A - The firm that sold the policy are required to resolve complaints with 8 weeks of receiving them. We'll be doing all we can to get your claim completed in this time. Sometimes, it may take longer, if for example, we have to refer your claim to the Financial Ombudsman Service (FOS). Currently, because of the recent court case ("the Judicial Review") there is a backlog of cases with lenders and the Financial Ombudsman Service which may mean that it may take longer.

Q9 - Will this action affect my credit rating?

A - No. The process is completely legal and will not affect your credit rating in any way. However, you need to ensure that you keep paying any amounts that are due under your credit agreement.

Q10 - Will I have to go to Court?

We will help you with your claim right up to and including the Financial Ombudsman Service. We will not represent you in taking legal action. If you wish to take legal action you will have to arrange this separately and pay the costs yourself.

Q11 - How will redress be paid?

Redress can be paid in a number of ways. Firstly, you may receive a cheque back for the amount of redress or it may be paid directly to your bank account. This could also happen if there's a refund due when you cancel the PPI policy.

If there are any arrears within your credit account then the lender may offset any redress against the arrears. If the arrears are severe and the lender has issued a "default" notice, then he can use the redress to pay off your outstanding balance. Clearly, if your redress is greater than the outstanding balance then the remainder would be returned to you as a cheque.

Contact details: Sales - 0800 8499 120 Customer Service - 01772 701122

Sometimes, the lender may need to “restructure” your credit. By this we mean that he has to calculate what you would actually owe under your loan if you hadn’t been mis-sold a PPI policy. In this case, the lender will make an adjustment to reduce your loan balance to what it actually should be.

Depending upon how complicated your case is the lender may have to pay compensation using a mixture of these methods. Don’t worry – we will be looking to see that any compensation is fair and reflects what you are entitled to!

However your redress is paid, our fee is based on the total compensation that is applied.

Q12 - Why should I use Premier Claims Plus?

Well, you can take up the claim yourself directly with the adviser or lender, or use one of the many other claims management firms out there. By appointing us we’ll be using our industry experience to work hard for you and unlike many firms, we don’t have any upfront or hidden fees. We take an ethical approach throughout the process, which includes telling you at an early stage whether we think your claim will succeed.

Q13 - Are you a regulated claims management company?

A - Yes we are! Debt Claims Plus Limited (trading as Premier Claims Plus) is regulated by the Ministry of Justice in respect of regulated claims management activities. Our authorisation number is CRM21031 which can be checked on the website www.claimsregulation.gov.uk

Q14 - What are your fees?

A - Premier Claims Plus takes 15% + VAT of the financial benefit you receive. This fee is charged once the hard work has been done and you will only be charged if we recover you any financial benefit. For example, if your total redress is £1,000 then you will pay us £150.00 plus VAT of £30 making your share of the redress £820. If we are unable to recover you a benefit, the work that we have done for you will be free. This means that our service is completely risk free!

Q15 - What guarantees do you offer?

A - We endeavour to reclaim all mis-sold payment protection insurance, if you fit the criteria then there is no reason why we shouldn’t be 100% successful for you. No-one can guarantee that you will win, but we will be doing all we can to win your claim. Remember though, you don’t pay anything unless we win so you’ve got nothing to lose!

Q16 - What if I’m not happy with the service you provide?

We think it’s unlikely that you will be unhappy with our quality customer service, but if you feel that we haven’t delivered then we want to hear from you. We have a full complaints handling procedure and if you’d like a copy of this just ask us or you can find it on our website.

If you’re not happy with our response to your complaint you can refer it to the Claims Management Unit at the Claims Management Regulator, PO BOX 7824, Burton on Trent, Staffordshire, DE14 9DP. You can telephone them on 0845 4506858 or email them at info@claimsregulation.gov.uk.

Q17 - Can I change my mind?

You can change your mind within 14 days of signing the agreement. You should tell us you’ve changed your mind in one of the following ways:

By telephone on: 0800 8499 120

By emailing us at: info@premierclaimsplus.co.uk

By writing to us at: 47-49 New Hall Lane, Preston, PR1 5NY.

Q18 - Will I have to pay anything if I cancel within this 14 day period?

No if you cancel within this initial 14 day period you won’t have anything to pay.

Q19 - What if I change my mind after the 14 day period?

You can change your mind after the initial cancellation period by giving us 14 days’ notice. If during this notice period we receive an offer which we would recommend you accept because it has been calculated in accordance with the regulator’s guidelines then we do reserve the right to charge our fee. We also reserve the right to charge a fee to cover our reasonable costs incurred in the processing of your claim but you will never be charged more than £200.

Q20 - How can I keep track of my claim?

We will submit your claim to the adviser or lender and he will have a period of 8 weeks in which to complete the investigation. We will notify you once we have a decision or if the lender cannot complete its investigation by that timescale. We’ll discuss with you whether it’s appropriate to refer the case to the FOS and let you know about any additional information that may be needed. We will make you aware of any developments with your claim and of course, you can call us at any time to check on the progress of your claim.

Contact details: Sales - 0800 8499 120 Customer Service - 01772 701122