

KEY FACTS

Claimant Ref:
Product Type: Plevin PPI

WHAT YOU NEED TO DO

- Please **READ** and **RETAIN THIS DOCUMENT**, including the **TERMS OF ENGAGEMENT (TOE)**.
- Complete the **PLEVIN LETTER(S) OF AUTHORITY (LOA)**.

WHAT WE WILL DO

- Conduct a PPI Check(s) to identify whether PPI existed on any of your Credit Agreements with your Lender(s), and whether you have a potential Claim(s) for an unfair relationship created by a Lender's failure to disclose commissions (Plevin), by issuing a Subject Access Request (SAR) to your Lender(s). Where relevant we will also request account statements and transaction history, as this will aid us in calculating the potential value of any Claim(s).
- Upon receipt of information from your Lender(s), where a PPI policy(ies) has been identified we will review all account transaction history to assess whether you are eligible to make a Plevin PPI Claim(s).
- Where we identify a potential Claim(s), we will issue you with a Legal Pack(s) that contains information about our Legal Partner, The Claims Guys Legal (TCG Legal), and requests your Instruction(s) to refer your Claim(s) to TCG Legal.
- Should you provide your Instruction(s), we will refer your Claim(s) to TCG Legal, by passing your personal data, SAR information and any other information relevant to your Claim(s) to TCG Legal. Your journey with The Claims Guys ends here.

WHAT WILL TCG LEGAL DO?

- Upon receipt of your Claim(s) information, TCG Legal will review your Claim(s) details, and documentation from your Lender(s) to undertake a further assessment of the merits of your Claim(s).
- They will then prepare and submit a Letter(s) of Claim to your Lender(s), who will have a fixed time to respond. It is not common for your Lender(s) to initially defend your Claim(s). If this happens, TCG Legal may submit your Claim(s) to Court. TCG Legal will keep you updated throughout this process.
- TCG Legal will negotiate with your Lender(s) on your behalf throughout the Claims Services process in an attempt to obtain Compensation. They will let you know if your Lender(s) makes an offer(s) of Compensation and provide advice on whether any offer is fair.
- Most Claim(s) will be settled without you having to appear in Court. But, if your case does go to Court, TCG Legal will support you through the process and will arrange for you to be represented at any hearing.

FEE(S)

- There is no charge for the PPI Check(s), or Plevin PPI Claim eligibility check(s).
- Once your Claim(s) is referred to TCG Legal, they charge a Fee(s) for any successful Claim(s):
 - » 20%, plus VAT of any settlement refund for any Claim(s) settled prior to legal proceedings being issued against your Lender(s)
 - » 40%, plus VAT of any settlement refund for any Claim(s) settled after legal proceedings have been issued against your Lender(s)
- An additional Fee(s) may also apply. All Fees will be outlined in your Agreement with TCG Legal.

YOUR RIGHT TO CANCEL

- There is no obligation to provide your Instruction(s) for TCG to refer your Claim(s) to the Legal Partner.
- You may cancel this service at any time, at no cost to you by informing us of your decision:
 - » BY LETTER: **The Claims Guys, Lynnfield House, Church Street, Altrincham, Cheshire, WA14 4DZ**
 - » BY EMAIL: **enquiries@theclaimsguys.co.uk**
 - » BY TELEPHONE: **0203 651 4545**
- If you choose to proceed with the referral to our Legal Partner, TCG Legal, you will be presented with further details on your right to cancel your Agreement with the Legal Partner.

IS THERE ANYTHING ELSE YOU SHOULD KNOW?

- We receive payment(s) from TCG Legal for any successful Claim(s) referred. This payment(s) is made directly to us from TCG Legal and is not an extra cost to you.
- You do not need to use a claims management company to assess your eligibility for a Plevin PPI Claim(s). You are free to seek advice elsewhere and are able to proceed with your Claim(s) directly through an alternate solicitor.
- Whilst TCG Legal's success rate for Plevin PPI Claims is very high and there have also been many successful litigated Plevin PPI Claims in recent years, undertaken by other solicitors, TCG Legal are unable to guarantee the success of your Claim(s). TCG Legal will make every effort to ensure that you receive any Compensation due for your Plevin PPI Claim(s) however there is the chance that your Claim(s) could proceed to a Court Hearing, and not achieve the outcome, you, or they hope for.