

## Summary of Key Information Document

<b>OUR SERVICES</b>	<b>PPI Check</b>	<b>PPI Claim</b>
	This Free Check aims to confirm if you had, or have, PPI with your lender for all products that you advise us of.	Where there is a reasonable belief that PPI is or may have been present, we will complete a PPI questionnaire with you, in order to present your PPI claim as accurately as possible.
	If the status is No PPI, you will be advised and we close the matter at no charge.	The aim is to determine whether PPI was mis-sold on any and all products taken with your lender by presenting a formal complaint to be investigated.
	Where PPI is, or may have been, present, we will contact you to proceed onto the PPI CLAIM service.	We will liaise with you to gather appropriate information relating to your matter(s) before presenting a case.
		If there is No PPI, you will be advised and we will close the matter at no charge.
<b>YOUR INPUT</b>	<ul style="list-style-type: none"> <li>We need you to tell us if you have a change of details such as name, address or other contact details.</li> <li>Let us know if the lender contacts you directly. To avoid delay, please return to us with any information that we need from you as soon as possible.</li> <li>Provide us with as much information &amp; documentation as you have about your policy to allow us to process a claim.</li> <li>If you receive a rejection, offer or payment directly from your lender, please inform us as soon as possible so that we can advise appropriately.</li> </ul>	
<b>CANCELLATION</b>	<p><b>Your Cancellation Rights</b></p> <p>The PPI Claim can be cancelled within 14 days of agreeing to it at no charge. Any PPI check work undertaken will not be charged for however, if you cancel after 14 days of agreement, and if an offer has been made, our usual fees will apply. You can request cancellation by phone on 01925 320 814, email at <a href="mailto:cancellations@gladstonebrookes.co.uk">cancellations@gladstonebrookes.co.uk</a> or via our online form at <a href="http://www.gladstonebrookes.co.uk/tc">www.gladstonebrookes.co.uk/tc</a> or write to us at Gladstone Brookes, 47 Museum St, Warrington, Cheshire, WA1 1LD</p>	
<b>Communication</b>	<p>We keep customer updated on the progress of claims by a variety of methods, unless we are advised not to, this includes by:</p> <ul style="list-style-type: none"> <li>Post</li> <li>Telephone</li> <li>E-mail</li> <li>Text</li> <li>Our Client Portal</li> </ul>	
<b>OUR FEES</b>	<p><b>Claims Service Fees</b> are 20% + vat (24%) of the total redress offered by the lender of any successful enquiry or claim. Lenders may offset refunds against outstanding balances. If the refund goes towards your outstanding debt our fees still apply. If the PPI Claim is unsuccessful, you will not be charged. You must settle our fees within 7 days of receiving funds. Interest on refunds may be subject to income tax which varies dependent on circumstances. Fee examples are for illustrative purposes only.</p>	

**Other Methods & Services** - You are not required to use a firm in relation to claims management activities, it is possible to present a claim yourself free, either to the person against whom you wish to complain or to the Financial Ombudsman Service (FOS) or the Financial Services Compensation Scheme (FSCS)

Fee Illustration A	
Total Redress	£1,000
Payable to GB	£240.00

Fee Illustration B	
Total Redress	£3,000
Payable to GB	£720.00

Fee Illustration C	
Total Redress	£10,000
Payable to GB	£2,400.00

Fee examples are for illustrative purposes only.

Actual fees may be more than or less than the illustrations above. Fee illustrations are inclusive of VAT.