

RECEIVED 08 JUN 2013

8/6/2013

GE Money Servicing Limited  
Resolutions

Building 4, Croxley Green Business Park, Watford WD18 8YF  
DX 123800, Croxley  
Telephone 0800 294 8944  
Facsimile 0844 893 0917  
Email: HLFeedback@ge.com

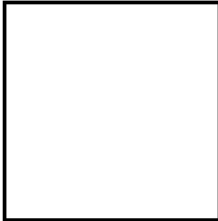


GE Money  
Home Lending

Date:  June 2013

Our ref:

Telephone No.: 0800 294 8944  
Direct Fax: 0844 893 0917



Account Number   
Business Entity Responsible for Complaint: GE Money Secured Loans Limited

Dear

Thank you for your letters dated  May 2013, your complaint has been passed to me for investigation. I have now completed this and share my findings below.

#### Your Complaint

My understanding of your complaint is you feel you have been mis sold Payment Protection Insurance (PPI) and you have incurred unlawful fees on your account.

**Insurance (PPI) and you have incurred unlawful fees on your account.**  
Circumstances

You took the loan out on  November 2002 for £11,600 over a term of 120 months (10 years) through an independent credit broker, Greenhill Finance.

#### Findings

Having looked at the points you have raised, I can see that your complaint concerns the fact that you feel the PPI was mis-sold.

From my initial investigation I note that whilst GE Money provided the finance to you for the PPI, GE Money did not sell it to you. This was taken out through Greenhill Finance.

As your complaint is specifically about the advice you were given, and because GE Money neither sold this PPI to you, nor were they present at the point of sale, I do not feel we can investigate your complaint fully or fairly.

You will need to contact Greenhill Finance directly, and ask them to investigate your complaint as they are clearly in a much better position to do so. To assist you, we have forwarded a copy of your complaint to Greenhill Finance and can confirm our records show their last address to be:

Greenhill Finance  
Sandbach Enterprise Centre  
Wesley Avenue  
Sandbach  
Cheshire  
CW11 1DG

If you are unable to contact them, it may be that they are no longer trading. In this case, you will need to identify and contact the company administrators to make any claim.

In relation to your query regarding late payment and over the limit fees/ unfair fees I can confirm that our fees are based on a reasonable estimate of the costs incurred by GE Money. If you have a concern about a specific fee that you would like us to investigate, please provide the full details (i.e. type of fee, date of application, fee amount and reason for concern). I have enclosed a statement of charges for your information.

#### Conclusion

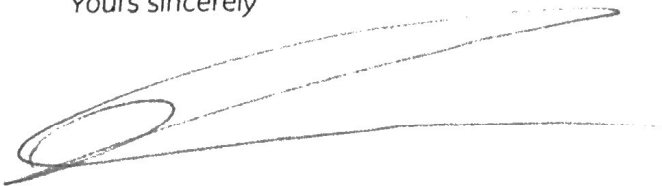
Based upon my findings I am unable to uphold your complaint regarding the mis-sold PPI as we were not present at the point of sale.

If you have any questions or would like to discuss my letter further, please contact the Resolutions Department on 0800 294 8944.

I would advise that this is our final response and your complaint is now closed. Unless you send us new information regarding your case we will no longer communicate with you on this matter. Any future correspondence that is not new information will be noted on your account but not responded to.

If you are dissatisfied with my decision, you can refer your complaint to the Finance and Leasing Association ("FLA") within six months of the date of this letter. Please note that your complaint falls outside of the jurisdiction of the Financial Ombudsman Service ("FOS") and they will not be able to investigate your concerns. Please see enclosed our 'How to Make a Complaint' Leaflet that contains the contact information for the FLA.

Yours sincerely



Joanna Lock  
Resolutions Manager

Encl: GE Leaflet "How to Make a Complaint"  
Statement of charges