

27 February 2013

PRIVATE & CONFIDENTIAL



Halifax
Charter PPI Team
PO Box 816
Leeds
LS1 9NY

Tel No: 0845 601 4034
Fax No: 0845 128 1385

Our reference:

Credit Card number: **** *

Dear Miss

I am writing in response to your letter dated 16 February 2013 in which you requested a breakdown for the calculation that we provided you dated 06 February 2013 for refund of Payment Protection Insurance.

Unfortunately I am unable to provide you with this information, however I can confirm that this offer was made to place you in the position you would have been in had you not taken the insurance on your credit card. The calculation followed guidance issued by the Financial Ombudsman Service (FOS). Should you disagree with this figure you can approach the FOS to request that they assess the fairness of our offer.

I can confirm that the reason we have only calculated the 8% interest up until 09 August 2006, as this was the date your account was sent to Recoveries. Therefore please accept our apologies for the wording in our letter dated 06 February 2013 in stating that your account was managed by an Insolvency Practitioner, as this is incorrect.

With regards to your complaint about payment for the refund I have now referred your complaint to our payments team so that they can address your complaint.

In addition, should you have any further queries please do not hesitate to contact us on 0845 601 4034.

Yours sincerely

A handwritten signature in black ink, appearing to be 'PM', written over a horizontal line.

Paula McIntyre
Customer Services