

11 April 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

Thank you for your recent letter, concerning your Payment Protection Insurance (PPI) policy, in which you stated:

- You are not happy with the calculation and we have not applied statutory interest to your redress payment.
- We have issued the cheque in the name of Mrs and not Miss

We have reviewed our calculation and found the amount of redress as detailed in our letter dated 6 February 2013 to be correct. I can confirm that statutory interest of £30.80 was included in this payment and is detailed in this letter as "Interest at 8%". Please accept our apologies for any confusion this may have caused you.

We have now cancelled the cheque and have reissued this to you in the correct name, this cheque should be with you shortly. May we offer our apologies for the error made and any inconvenience caused.

I trust that this has answered your queries. However, if you would like to discuss this further, please do not hesitate to contact us.

Yours sincerely

A handwritten signature in blue ink that reads 'Tracy Fearn'.

Mrs Tracy Fearn  
Customer Services