

section E: about your complaint

Please send us copies of any documents you have from when you took out the payment protection insurance.

finally, tell us why you are now unhappy with the insurance

I AM UNHAPPY BECAUSE THE PAYMENT PROTECTION INSURANCE WAS MIS-SOLD TO ME AS THE HALIFAX DIDNT EXPLAIN THAT I WOULD NOT BE COVERED AND WOULD NOT BE ABLE TO CLAIM WHEN I WAS NOT WORKING EVEN THOUGH I MADE IT VERY CLEAR THAT I ONLY WORKED ON A TEMPORY BASIS. SHE ALSO STATED AND LED ME TO BELIEVE THAT TAKING OUT THE POLICY WOULD IMPROVE MY CHANCES OF A SUCCESSFUL APPLICATION FOR A LOAN AND DIDNT OFFER ME A CLEAR CHOICE OF THE LOAN WITH AND WITHOUT INSURANCE, AT NO TIME DURING THE TELEPHONE CALL DID SHE FULLY EXPLAIN THE POLICY OR ANY OF ITS EXCLUSIONS TO ME AND PAINTED A SCENARIO WHERE I WOULD BE RELIANT ON THE INSURANCE, WHICH WOULD NOT HAVE BEEN TRUE FOR ME AND THEN IGNORED ME WHEN I SAID THAT I DIDNT THINK I WOULD NEED THE INSURANCE DUE TO OTHER RESOURCES. THE HALIFAX NEVER GAVE ME A ILLUSTRATION SHOWING REPAYMENT WITH AND WITHOUT INSURANCE UNTIL AFTER I SIGNED FOR THE INSURANCE

If you need more space, please use the spare page at the end of this questionnaire.