

2 May 2013



Halifax  
Charter PPI Team  
PO Box 816  
Leeds  
LS1 9NY

PRIVATE & CONFIDENTIAL

Tel No: 0845 601 4034  
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Our reference: [REDACTED]

Loan Reference [REDACTED]

Dear [REDACTED]

I am writing to you today in relation to your complaint about your Payment Protection Insurance (PPI) policy.

After considering the evidence and any documentation or information available to me, I have not found sufficient evidence to agree with your allegations that your PPI policy was mis-sold. As such, I am unable to uphold your complaint.

As part of my review, I have considered whether you were eligible for the policy and whether the policy was suitable for you. I have also taken into account each of the concerns you raised with us in your complaint and I can confirm that I did not identify any other issues when reviewing your file.

Having completed all of these steps, I went on to look at your complaint as a whole to ensure that we acted fairly towards you in relation to the sale of your PPI policy, giving appropriate weight and balanced consideration to all available evidence.

I am sorry that you felt the need to complain about your PPI policy and appreciate that my decision may be of disappointment to you. However, I can assure you that I have fully investigated your complaint and all the surrounding circumstances.

### Your complaint

You contacted us on 2 April 2013 expressing dissatisfaction about your PPI policy. We duly wrote to you acknowledging your complaint and our understanding of it.

In an attempt to improve our understanding of your concerns we also tried to contact you by phone on 30 April 2013 at 13:59, 2 May 2013 at 08:46 and 2 May 2013 at 13:27. However, we were unsuccessful. We have therefore completed our review of your complaint based on our understanding of your initial contact.