

CARD PROTECTION: COMPENSATION CLAIM FORM

Unique Reference Number:

If you have any difficulties completing this form or your name or contact name and / or address in section A are incorrect please call our freephone number 08000 83 43 93 (outside the UK dial +44 1144 520 800). We are available between 8am and 9pm Monday to Friday, and 8am to 6pm on Saturdays.

You may be entitled to compensation if you were given misleading or unclear information when you were sold your card protection policy, and you purchased your policy based on this information.

If you want to be considered for compensation you must complete, sign and return this original form to us, to be received by us by 30 August 2014.

If you do not return this original form to us by this date you will lose your right to claim compensation.

If you claim compensation you will also have cancelled your policy, so you (and anyone else covered by the policy) will lose the benefits it provides.

You do not have to complete this form if you think you have not been affected by the issues described below and want your policy to continue.

Please complete in black ink and use capital letters only. Please return only this original completed form in the pre-paid envelope provided. Photocopies will not be accepted.

SECTION A: YOUR NAME AND CONTACT DETAILS

Name:

Address:

WHY YOU MAY BE ENTITLED TO COMPENSATION

The Financial Conduct Authority found the following failings with card protection policies sold and provided by CPP:

- the policy said it covered you for up to £100,000 (figure varied over time) worth of unauthorised transactions that occur **after** you inform CPP that a card was lost or stolen.
But you did not need this element of the product's cover because the bank or card issuer was responsible for any transactions after your cards had been reported lost or stolen.
- the policy said it covered you for up to £5,000 (figure varied over time) worth of unauthorised transactions that occur **before** you inform CPP that a card was lost or stolen.
But we did not explain that you would only be liable for unauthorised transactions in limited circumstances, as your bank or card issuer would usually cover you for anything over the first £50 of those transactions.

If you think either of these features affected your decision to buy a card protection policy, you can apply for compensation. The policy also had other features which are shown in Appendix A.

You can also be considered for compensation if you have any other complaints about the way a card protection policy was sold to you. This may include where you decided to purchase the policy because CPP sales staff sold it to you even after you made it clear you did not want it or because they emphasised that you could cancel the policy after you bought it.

SECTION B: WHY YOU WANT TO BE CONSIDERED FOR COMPENSATION

You must fill in the box below to explain why you want to be considered for compensation.
(Please do not write outside the box below.)

ALL CPP INSURANCE HAS BEEN
CONSIDERED AS MIS-SOLD
BY THE F.S.A./F.C.A.

SECTION C: ONLY COMPLETE IF YOU ARE AN OVERSEAS RESIDENT

If you are currently resident overseas (and not a member of the British armed forces) we require confirmation of the following additional details in order to process your claim:

Place of birth:

Date of birth:

SECTION D: DECLARATION - THIS SECTION MUST BE COMPLETED PRIOR TO RETURNING THE CLAIM FORM

I confirm the information I have given in this form is true to the best of my knowledge and belief.

I agree to release CPP, the Business Partners and the Business Partner Affiliates, each as defined in the scheme from any further liability for any claims I may have against them for the types of mis-selling covered by this redress scheme as long as they comply with the payment terms under this redress scheme, as set out more fully in the scheme documents.

Name:

Date:

Signed:

Position of Signatory: (Only complete if signing on behalf of a company, trust or partnership)

PLEASE RETURN YOUR COMPLETED CLAIM FORM AS SOON AS POSSIBLE, BUT AT THE LATEST TO BE RECEIVED BY US BY 30 AUGUST 2014 TO: SCHEME PROCESSING SERVICES LIMITED, PO BOX 250, WYMONDHAM, NR18 8DG IN THE PREPAID ENVELOPE PROVIDED.