



Your Unique Reference Number:

Your Policy Number:

RE: YOUR COMPLAINT IN RELATION TO THE CPP COMPENSATION SCHEME

Dear

You contacted us on 2014 to raise concerns with the outcome of your claim.

You requested clarification on several points regarding the compensation you received.

To confirm, we only have a record of one policy for you. This was a card protection policy that was taken out with Capital One on 2003 and it was cancelled on 2008.

We have reviewed your payment history and can confirm the following amounts have been collected or refunded:

Premiums collected pre 14 Jan 2005		Premiums collected on or after 14 Jan 2005	
25/01/2003	£15.00	22/01/2005	£20.00
08/02/2003	£10.00	21/01/2006	£20.00
31/01/2004	£25.00	20/01/2007	£20.00
		19/01/2008	£20.00
		11/02/2008	-£20.00
Total	£50.00	Total	£60.00

As set out above, you have paid a total of £60.00 in premiums towards this policy since 14 January 2005. An annual interest rate of 8% simple has been applied to this amount, which equates to £39.21. Please note that the interest element of your compensation is taxable and so 20% has been deducted from this figure.

Card Protection and Identity Protection are provided by Card Protection Plan Limited. Card Protection is provided by Card Protection Plan Limited acting as agent of the insurer, ACE European Group Limited. Card Protection Plan Limited (registered in England, number 1490503) registered address: Holgate Park, York, YO26 4GA, United Kingdom. Authorised and regulated by the Financial Conduct Authority, number 311489. Identity Protection is provided by Card Protection Limited acting as agent of the insurer, Homecare Insurance Limited. Card Protection Plan Limited (registered in England, number 1490503) registered address: Holgate Park, York, YO26 4GA, United Kingdom. Authorised and regulated by the Financial Conduct Authority, number 311489. Homecare Insurance Limited (registered in England, number 2793290) Holgate Park, York, YO26 4GA, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, number 202880. Both companies are members of the CPP group of companies. CPP is a registered trademark of CPP Holdings Ltd.

You should be aware that the scheme only considers premiums paid since 14 January 2005. If you would like to pursue a complaint in relation to premiums paid prior to 14 January 2005 you would have to contact Capital One directly.

You can contact them at:

Capital One
Executive Response Centre
PO Box 5281
Nottingham
NG2 3HX

This is our final letter in relation to your complaint. We hope this has provided clarity on the matter and that you are satisfied with the outcome.

You can find out more about the compensation scheme and see answers to some frequently asked questions at www.cppredressscheme.co.uk. Alternatively, you can contact us on 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.

Yours sincerely



Kevin Gill
Joint Scheme Administrator