

Can I claim through the scheme now?

No. The scheme has to be finalised before you can claim. The scheme will be finalised if the required majorities of voters have voted in favour of the scheme and the High Court has then approved the scheme.

We will write to you with more information about the proposed scheme by mid-May 2015. This will include an invitation to vote on whether you are in favour of the proposed scheme.

If the scheme is finalised after the creditors vote we will write to you again to ask whether you want to be considered for compensation. We will include a claim form, and if you would like to make a claim you will have to complete the form and return it to us before the deadline for claiming under the scheme. If you make a claim before the deadline, you will automatically cancel your product, irrespective of whether your claim is successful.

What will the deadline for claiming under the scheme be?

The deadline will be 7 months after the scheme has been finalised and comes into effect. We will let you know the exact deadline when we send you the form you will need to complete in order to be considered for compensation.

Do I need to use a company to help me claim compensation?

You will not have to use and pay a company to claim compensation on your behalf.

I did not know I had a card security product – is this still relevant to me?

Yes. Our records confirm that you bought a product and so you may be entitled to compensation.

What if I no longer have a card security product – is this still relevant for me?

Yes. Even if you no longer have a product you may be entitled to compensation.

What happens if the compensation scheme is not finalised and approved by voters?

If the compensation scheme is not approved by voters or not approved by the High Court it will not go ahead. If this is the case you would still be able to complain to AI or the relevant bank / card issuer in the usual way, and you would still have the right to refer your dispute to the Financial Ombudsman Service.

I currently have, or am about to make, an insurance claim on my product. Will this be affected by this process?

No. You can continue to make your insurance claim as normal. Details of how to make a claim are set out in your product document.

Will this cost me anything?

No. This process is free.

Does this have anything to do with payment protection insurance (PPI)?

No. This is nothing to do with PPI.

Does this have anything to do with Card Protection Plan (CPP)?

No. This is nothing to do with the CPP Scheme of Arrangement.

What do I do if I don't agree with the creditor classes mentioned in Appendix A to this letter?

Please send your concerns in writing to us at AI Scheme Services, PO Box 260, Wymondham, NR18 8DU by 25 March 2015. Your letter should state clearly that you disagree with the proposed creditor classes and explain why. We will present all concerns raised by customers to the High Court on 1 April 2015. Alternatively you may raise your concerns in person at the hearing.

How does AI Scheme Limited use my personal data?

AI Scheme Limited uses your personal data to administer the promotion and implementation of the scheme. We do not use or share your personal data for any purpose unrelated to the Scheme.

We collect and process the following types of personal data in order to administer the scheme:

- your name, address and other contact details;
- any personal details you provide to us as part of your claim for compensation, or other information you provide if you contact us with a query; and
- other relevant details about the card security product you took out with Affinion International Limited.

In order to promote and implement the scheme, we may share your personal data with other companies that provide services for us in relation to the scheme. If we do share your personal data with such companies, we will take all steps reasonably necessary to ensure that your personal information is treated securely. In order to properly administer the scheme (such as to verify and check your information and confirm any compensation payable) we may also share your personal data with Affinion International Limited and the bank or card issuer who sold you the card security product. We may also be required to share your personal data with the Financial Conduct Authority if we are required by law to do so, or in other limited circumstances in relation to the scheme.

If you want to find out more about how we use your personal data, please write to us at AI Scheme Services, PO Box 260, Wymondham, NR18 8DU.

You can find out more about the card security products and the related compensation scheme at www.aischeme.co.uk