



FLA COMPLAINT FORM

Please read the following information carefully before making your complaint:

1. Is your complaint about PPI?

Yes – Please go to Q2

No – Please continue to the next page and complete the complaint form.

2. Do you have new documentary information about your PPI complaint that has not previously been seen by the company you are complaining about?

Yes – Please continue to the next page and complete the complaint form. Please also provide the new documentary information.

No – SORRY, WE WILL NOT BE ABLE TO CONSIDER YOUR COMPLAINT. Please see the information below on when we can consider PPI complaints.

If the FLA receives a PPI complaint which has no new information your documents will be returned to you.

IMPORTANT INFORMATION

The FLA will be **UNABLE TO CONSIDER** your complaint in the following circumstances:

- You have received a letter from the company to which you made a complaint which states that your complaint is outside the time limits. This is usually indicated by use of the words “Time Barred under the Limitations Act 1980”. This means the company believes that your complaint has been made outside of the time period the law allows for you to bring a complaint of this type;
- The company to which you have complained has confirmed that while it provided the finance for your loan, another company sold the PPI policy to you. For example, a broker, a car dealer or a window company representative. As this other company is not a member of the FLA, we cannot consider the complaint;
- You have **NO NEW DOCUMENTARY INFORMATION** to support your PPI complaint.

The FLA **WILL CONSIDER PPI** cases in the following circumstances:

- You have **NEW DOCUMENTARY INFORMATION** to support your PPI complaint which has not been seen previously by the company you are complaining about. For example, evidence that you were unemployed or otherwise ineligible for the policy;
- You were unemployed when the PPI policy was sold to you. You will be asked to provide information to show that you were unemployed at the time (e.g. your National Insurance Contributions (NICs) for the year the policy was taken out). **HOWEVER**, if you have been advised that your policy may have been transferrable to your spouse or partner, **and they were unemployed** at the time the policy was sold, you will need to provide information about your spouse/partner’s NICs.



FLA COMPLAINT FORM

Date:.....

Name:

Address:

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.....
.....
.....
.....

Telephone

Which Finance Company are you complaining about?

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Account Number

**When did the advice, transaction or poor service that you are complaining about take place?
(date)**

Please provide a summary of what your complaint is about:

If your complaint is in connection with PPI, we can only consider it if you have new documentary evidence which has not previously been seen by the company you are complaining about.

NEW INFORMATION

Evidence of unemployment when the policy was taken out – Yes/No*

HMRC National Insurance contributions for the year the policy was taken out – Yes/No*

Spouse/Partner National Insurance Contributions for the same period if applicable – Yes/No*

Other similar information – Please confirm what these are in the space below:

How would you like the finance company to put the matter right for you?

Are you complaining on behalf of somebody else?

Yes/No*

IMPORTANT NOTE

If you are making a complaint on behalf of a third party you must enclose a signed letter of authority from the person who has the credit agreement and they must also sign this form

Have you complained to any other body/organisation about this matter?

Yes/No*

Have there been any court proceedings relating to your agreement – or are there any court proceedings planned?

Yes/No*

*delete as applicable

If you answer to any of the above is “yes” – please provide further details.

Thank you for completing this form. Please note we may require further information from you before we are able to deal with your complaint.

AUTHORISATION

I confirm that I would like you, the Finance & Leasing Association (FLA), to refer my complaint (including all documentation and correspondence) to the Chief Executive of the finance company concerned for consideration.

I understand that in order for you to help you may have to collect information about my agreement and account. I authorise the finance company concerned to give you the information you need.

Your signature(s) (All individuals making this complaint must sign)

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