

PPI complaints information

The Financial Conduct Authority (“FCA”) has issued new rules on PPI complaints which came into effect on 29 August 2017. FCA Automotive Services UK Ltd (“FCA AS”) is dealing with all PPI complaints under these new rules to ensure that all of our customers are treated fairly. **The deadline for making a PPI complaint is 29 August 2019.**

What is PPI?

Payment Protection Insurance (PPI) provides cover for the monthly repayments of your car loan(s) if you are made unemployed, have an accident, become sick or die. PPI was almost always sold by our dealer network.

****Please note FCA AS did not fund the sale any PPI policies from 2011 onwards****

Are you eligible to make a claim?

If you think that you took a PPI policy with your vehicle finance prior to 2011, there are two types of claim that you may be eligible to make.

1. **PPI Mis-selling** - In the first instance you may be eligible to make a claim in the event that you believe that have been mis-sold a PPI policy in connection with the purchase of your vehicle.

In order to do this, you will need to contact the selling dealership to confirm if your complaint will be upheld. If you do not have the details of your selling dealership, please complete the form on our website and we will provide you with details of your agreement and the selling dealer for you to contact them directly.

****Please be aware that we do not* investigate PPI mis-selling claims – this must be done by the selling dealer****

2. **Plevin Claim** - If your claim for mis-selling was rejected you may still have a Plevin claim

In order to eligible for a Plevin claim the following rules must apply:

- You have not had a previously successful PPI mis-selling claim
- You have paid more than 50% commission on your PPI premium and your finance agreement was active on or after 6th April 2008

* Unless the dealer has gone out of business and was our appointed representative at the point of sale

For further information on whether you can claim, see the FCA’s website [here](#)

How to make a Plevin claim

Please complete the attached form by providing as much information as possible to ensure we can match your policy and assess the complaint speedily and fairly. Please ensure that you provide evidence that your original PPI mis-selling complaint was not upheld. Feel free to use the comments section for any further information you think will be useful.

If you have already obtained compensation for a PPI policy, the complaint will not be considered.

By completing this form you will be disclosing personal information to FCA AS. This information will only be used to investigate your complaint. Personal information will also be collected from your use of this website. For further information on how FCA AS will use this information please refer to our [privacy policy](#).

Your security is of paramount importance at FCA AS, the secure form is encrypted end to end.

You may want to contact the [Financial Ombudsman Service](#) if you complain to us and are not happy with our response or if you do not receive a response within eight weeks.

PPI Complaints Form

First Name *	
Middle Name	
Surname *	
Telephone Number *	
Date of Birth (dd/mm/yyyy) *	
Address *	
Address at time of agreement <i>(if different from current address)</i>	
Vehicle Registration Number(s)	
Vehicle Brand	
Vehicle Model	
Contract Start Date	
Contract End Date	
Dealership	
Have you complained to us about PPI before? * <i>(Yes / No)</i>	
Other information may be useful for us to handle your complaint	

Bank Details

If you have been deemed eligible for the complaint, bank details may be used to pay any redress directly to your account. If you do not wish to share these details, there will be further opportunity for you to provide them to us if your claim is successful.

(Note: the bank account must be held in the same name given as the person who is making the PPI claim)

Bank Account Name	
Sort Code	
Account Number	