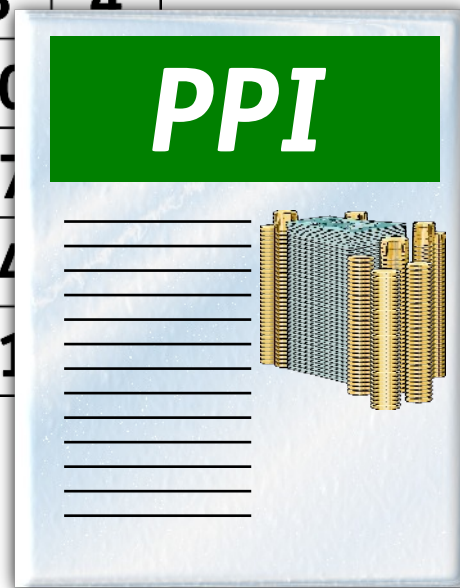


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The PPI deadline is 29 August 2019

Make sure you complain now before it is too late



EasyRead version

About this leaflet



We are the **Financial Conduct Authority** and we wrote this leaflet.



We make sure banks, building societies and insurance companies treat their customers fairly and stick to the rules.



In this leaflet we tell you about a type of insurance called PPI, and help you decide whether you should make a complaint.

AUGUST 2019

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The deadline to complain is **29 August 2019** so if you are going to complain, you need to do it quickly.



You might like to have someone to support you when you look at this leaflet.



About PPI

PPI stands for **Payment Protection Insurance** and was a type of insurance for people when they borrowed money.

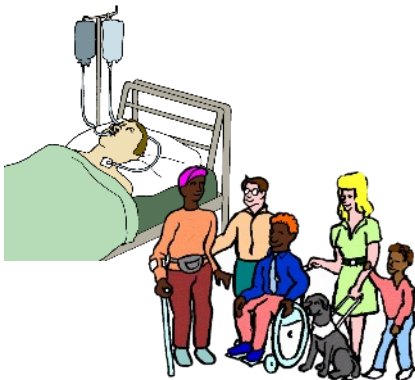


If you have ever had a loan, credit card, store card, catalogue credit or mortgage you may have been sold PPI.

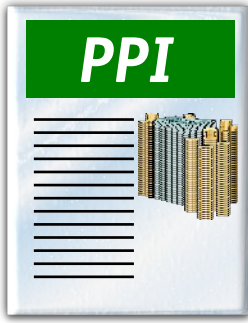


PPI was meant to help you pay it back if:

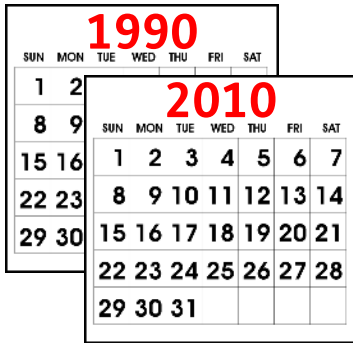
- you lost your job



- you could not work because you were ill, had an accident or became disabled.



Lots of companies sold PPI to people who did not need it.



This happened mostly between the years 1990 and 2010.



If you took out some sort of credit, this may have happened to you, and you can complain.



A lot of people who complain get the money back that they should not have paid.



The deadline to complain is 29 August 2019 so if you are going to complain, you need to do it quickly.

When you can complain about PPI



We have found out that PPI was often sold to people who did not need it.



This might have been if:

- PPI was added to your loan without you knowing



- you were told you must have PPI



- you were unemployed when you took out PPI



- you had been ill for a long time when you took out PPI.



If any of these happened to you then you can complain.



There may be other ways you were sold PPI when you did not need it.



You can also complain if you think the company that sold you PPI was paid a lot of **commission** and did not tell you.



Commission is the money insurance companies pay banks and other organisations to sell PPI.

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If you have not complained by 29 August 2019 you will not be able to claim money back for PPI, so do it now.

How to check if you had PPI



If you have ever had a loan or some type of credit you might have had PPI without knowing.



You can find out by asking the company that lent you the money if you had PPI.



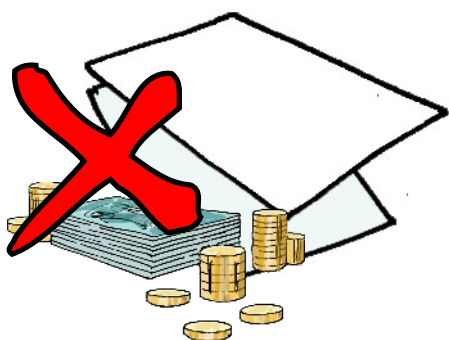
You can also check with some companies on their website.



You can find a list of companies that sold PPI and their contact details on our website: www.fca.org.uk/ppi



Or telephone our helpline on:
0800 101 8800



Checking whether you had PPI is simple and free.

You do not need any paperwork.



You just need:

- your name



- your date of birth



- your address



- the address of where you lived when you think you had PPI.

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If you are going to complain you need to do it by 29 August 2019.

How to complain about PPI



If you were sold PPI you do not think you needed, you can complain.



It is free to do and you can do this yourself.



You should complain to the company that sold you PPI and you might get some money back.



Companies have to make complaining simple and help you to make a claim.



If you need help to fill in the form, please telephone our helpline on **0800 101 8800**.



A company might contact you and say they can help you complain about PPI.

You will have to pay them to do this so make sure you know how much it will cost.



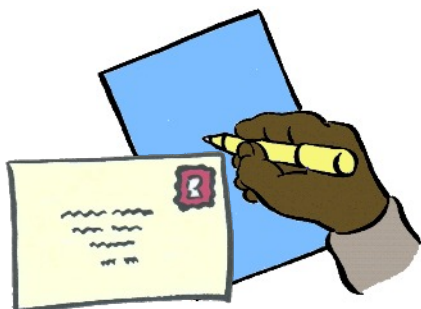
If you are doing it yourself you should complain to the company that sold you PPI in one of the following ways:



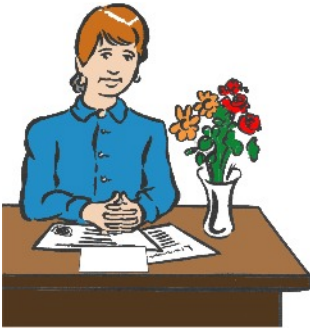
- by filling in a complaints form on the company's website



- by telephone – make sure you know when the phone lines are open



- by writing to them – make sure your complaint will get to them before the 29 August deadline



- by going into their local branch or office – make sure you know when they are open.

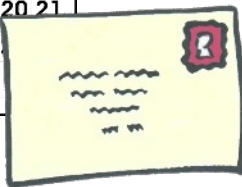


When you complain, the company will look at your complaint and might ask you for more information.



So make sure you put your address or phone number on the complaint form.

Weeks						
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29	30	31				



They have to reply in writing within 8 weeks.



They may tell you that you are owed some money or they may ask for more time to look at the complaint.

How to complain about commission



You can also complain if you think the company that sold you PPI was paid a lot of **commission**.

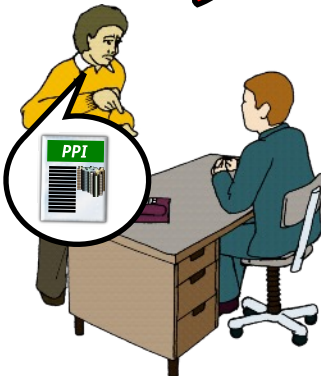


Commission is the money insurance companies pay banks and other organisations to sell PPI.



You can complain about commission even if you:

- needed the PPI you were sold
- have already complained about how you were sold the PPI but did not get any money back.



Even if you were not told about how much commission you should pay, you should think about complaining.

What happens if I am not happy about my complaint?



If you do not get a reply within 8 weeks or you are not happy with what they decide, contact the **Financial Ombudsman Service**.



Telephone:
0800 023 4567

More information



If you would like more information or need this leaflet in a different language or format, please contact us:



Our website:
www.fca.org.uk/ppi



Our telephone helpline:
0800 101 8800



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