

Alchemy Organisation Ltd

Payment Protection Insurance

HOW TO START YOUR CLAIM

Please send your completed Form of Authority to:

Alchemy Organisation Ltd
Epsilon House
Laser Quay
Culpeper Close
Medway City Estate
Rochester
Kent
ME2 4HU

What you need to do to begin your claim

Enclosed is our PPI Claim Pack, with all that you need to start your claim. If you have more than one claim you will need a new pack for each one.

The following is a list of the documents that are included in the pack and information on how to complete:

1. **Letter of Authority (X2)** - Please read, complete and sign these documents where indicated. This is a letter that confirms that you want us to work on your behalf with our terms and conditions of service. (please sign and return both letters)
2. **Questionnaire & Suitability Check** - Please read, check the details are correct and sign these documents where indicated. These documents help us to assess your claim for compensation. The information you provide will help us build your claim into a successful one.
3. **Terms and Conditions** - Please read, complete and sign this document where indicated. This is our standard terms and conditions of service.
4. **Return Envelope** – once you have completed the PPI Claim Pack, return parts 1, 2 & 3 in the return envelope.

All you need to do is complete the forms and return them to us. We will do the rest. Our service is on a “no win - no fee” basis, so you will only pay 20% of the total amount refunded if we are successful in obtaining compensation for your claim. If we do not get a refund you will not owe us a penny.

Letter of Authority to Deal with Alchemy Organisation Ltd for the Mis-Selling of Payment Protection Insurance

TO WHOM IT MAY CONCERN

Dear Sirs,

Payment Protection Details

Name of company who sold you the policy: -

Loan account number: -

Please accept this letter as authority to provide Alchemy Organisation Ltd, Epsilon House, Laser Quay, Culpeper Close, Medway City Estate, Rochester, Kent, ME2 4HU with any information that they may request to obtain information on my behalf in respect of this account.

I give The Alchemy Organisation Ltd full authority to take any actions that they feel fit including any county court action for which they may sign on my behalf.

I instruct you to pay any compensatory monies to Alchemy Organisation Ltd, who will hold the money on my behalf. Any compensation/refund is to be paid to Alchemy Organisation Ltd.

I consent that a copy of this letter has the validity of the original.

Yours faithfully,

Client Name/Address: -

Name/s: **X** _____

Address: **X** _____

Postcode: _____

Signature (1) **X** _____ Print Name (1) **X** _____

Signature(2) **X** _____ Print Name(2) **X** _____

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Yours faithfully,

Client Name/Address: -

Name/s: **X** _____

Address: **X** _____

Postcode: _____

Signature (1) **X** _____ Print Name (1) **X** _____

Signature(2) **X** _____ Print Name(2) **X** _____

Payment Protection Insurance

QUESTIONNAIRE

The details you provided us with will assist us when compiling your claim, please check that they are correct..

- Please use a separate PPI Questionnaire and Letter of Authority for each individual policy.
- If it is a joint policy we will require both names and signatures.
- You will be able to find most of the information required on your policy documentation.

YOUR DETAILS

Name (1): _____

Date of Birth: _____

Name (2): _____

Date of Birth: _____

Address: _____

Post Code: _____

Telephone Number: _____

Mobile Number: _____

Email Address: _____

ABOUT THE PPI

Who sold you the PPI: _____

Date loan was taken out: _____

Over how many years/months: _____

How much was the loan for: _____

Loan account number: _____

Payment Protection Insurance

SUITABILITY CHECK LIST

When you were sold the policy your advisor should have made sure that the Payment Protection Insurance was appropriate for your circumstances at the time the advice was given. Please write true or false to the statements that are true to your claim.

	True / False
1. I was not aware that I had been sold PPI when I took out the loan.	
2. The advisor insisted I took out the PPI with the loan.	
3. The advisor led me to believe that taking out PPI increased my chances of getting the loan.	
4. The advisor did not explain that I did not have to take out the PPI with the loan.	
5. The advisor did not explain that I could go elsewhere to purchase the PPI.	
6. The advisor did not fully explain the cost of the PPI separately to the cost of the loan.	
7. The advisor did not ask if I had any other forms of cover.	
8. The advisor did not advise me that I may not be eligible to claim under all parts of the PPI.	
9. The Advisor did not draw my attention to certain exclusions and limitations of the policy.	
10. The advisor did not explain the importance of reading the PPI documentation.	
11. The PPI was added to the loan as an upfront premium.	
12. My PPI was an upfront premium and I paid the loan early and received no refund.	
13. I increased my loan and the PPI was increased automatically.	

Declaration

I/We confirm that I/we have completed the questionnaire to the best of my/our knowledge and confirm that it is a true and accurate account of the advice given.

Signature (1)

Signature (2)

X _____

X _____

Date X _____

Date X _____

Alchemy Organisation Ltd – Terms & Conditions – PPI Claims

1. Definitions

1.1 “Institution” means the financial institution who sold the policy or gave the advice.

1.2 “Client” means the named policy holder / account holder(s) as detailed in the letter of authority, whom have instructed the Firm.

1.3 “Claim(s)” means the client’s claim or claims against the institution in relation to the mis- sold PPI policy.

1.4 “Compensation” means any compensatory deposit paid or awarded following the instruction of the Firm services by the client.

1.5 “The Firm” means this firm “Alchemy Organisation Ltd”, regulated claims management Firm.

1.6 “Fee” means the fee of 20% Inc VAT where applicable of the Compensation.

1.7 “Services” means the services provided by Alchemy Organisation Ltd on behalf of the client.

2. Conduct of Engagement

2.1 The client agrees by signing and returning the letter of authority to be bound by the terms and instructs the Firm to provide the service for such period that the Firm is allowed & considered reasonable to be able to complete the claim.

3. The Client

3.1 Agrees, by signing the Letter of Authority, to give the Firm their full authority and consent to pursue the claim with the institution on their behalf.

3.2 Agrees to deal promptly with all reasonable requests by the Firm for authority, information and documents and further instructions that the Firm may require. Failure to comply with this term will give the Firm the right to terminate this agreement and the client will be liable to reimburse the Firm for any costs incurred up to the date of termination.

3.3 Agrees to immediately, and without fail, advise the Firm of any matters that may affect the claim

3.4 Assigns his/her/their full entitlement to any Compensation to the Firm. The Client hereby agrees to the institution remitting the Compensation to the Firm and for the Firm to retain the service Fee before paying the balance of the Compensatory deposit to the Client. Notwithstanding, should the compensatory deposit be paid directly to the client, The Firm will invoice the client the service fee which is payable immediately.

3.5 Agrees that the Firm has the exclusive right to deal with the claim.

3.6 Agrees that if this Agreement is terminated by the Client for any reason, to pay the Firm a minimum service fee of £150 Inc VAT.

4. The Firm will:

4.1 Use all reasonable endeavours to obtain the maximum award of Compensation for the all client claims.

4.2 Not accept liability for unsuccessful Claims or the Compensation paid to the Client;

4.3 Immediately advise the Client if the Claim will not be pursued. It is at The Firm’s discretion at any time to decide whether or not to proceed with the Claim.

4.4 Make payment to the client as soon as reasonably practicable, following the settlement of the claim, after the Firm has taken its fee.

5. Disclaimer

5.1 The Firm shall not be liable to you for any loss or damage (other than which cannot by law be excluded). As a result of: The Firm having acted on your instruction or following receipt of any information from you; The Firm’s services being unavailable though any cause beyond our reasonable control.

5.2 You understand that you can complain directly to the Firm at no cost, with the ability to take matters further with the Financial Ombudsman Service. However if you wish to pursue your complaint via the Firm, you will be liable to The Firm for and agree to indemnify The Firm against all actions, claims, costs, damages, demands, expenses, liabilities, losses and proceedings that The Firm directly or indirectly incurs or which are brought against The Firm if you have acted fraudulently, been negligent or breached your agreement with The Firm. The Firm will not be held responsible for any action taken by your financial institution as a result of any claim made on your behalf.

5.3 You agree that any debt or liability incurred by you under this agreement shall be solely your responsibility as the account holder.

6. Cancellation & Complaints

6.1 You have 14 days from the date you return your application to cancel your claim. This should be in writing to Alchemy Organisation Ltd. All cancellations of claims after the 14 day wait period will be at the discretion of The Firm and subject to reasonable costs.

6.2 If you are unhappy with The Firm’s service you have the right to complain. If you have a complaint please contact us at: info@alchemyorganisation.com or by post at: Alchemy Organisation Ltd, Epsilon House, Laser Quay, Culpeper Close, Medway City Estate, Rochester, Kent, ME2 4HU

7 Governing Law

7.1 This Agreement shall be subject to the laws of England and Wales.

Declaration

I/we confirm that I/we have read and understood the above terms and conditions and by signing below I/we confirm acceptance of the terms and conditions with Alchemy Organisation Ltd. I/we confirm that I/we have read and understood the data protection statement.

This agreement is a binding contract and by signing it you are accepting the terms and conditions.

Signature

X _____

Date

X ____ / ____ / ____