

Terms and Conditions of Business - Payment Protection Insurance Reclaim Services

123 Debt Solutions Ltd. -- Authorised and Regulated by the Financial Conduct Authority. Interim Permissions Reference Number: 600823, Data Protection Act 1998 registration number: Z9746355, Company Registration Number: 6169935, Regulated by the Claims Management Regulator in respect of regulated claims management activities Authorisation No. CRM16139, VAT Registration Number: 189 9672 24 -- will provide the service.

Hours of Business:

Our offices are open between 9.00am and 8.00pm Monday to Friday, and 10.30am and 5.00pm Saturday and Sunday.

Our Aim:

To offer our clients the highest standards of quality advice, delivered in a language they understand, and at a cost that is fair and reasonable.

Our Commitment to You:

We will represent your interests and keep your business confidential. We will explain what we are doing on your behalf and why; we will clearly explain the legal issues raised in your matters, and as appropriate, discuss with you the likely outcome of the matters, keeping you updated with the progress of your case at all times.

In order to ensure that 123 Debt Solutions Ltd progresses your case as smoothly as possible, you must provide comprehensive instructions and any information requested promptly.

Responsibility for work:

123 Debt Solutions Ltd will be primarily responsible for the conduct of your transaction or claim. Your case will be assigned to a dedicated claim handler who will begin the process of evaluating whether or not there is a valid case to challenge mis-sold PPI.

Charges and Expenses Re: PPI:

You agree to pay us a fee of 30% of the total amount of your claim if we are successful in reclaiming any mis-sold PPI policy. This amount will also be subject to an additional VAT charge at 20% of the total success fee.

If you have a copy of your original credit agreement, this is a No-Win, No-Fee service offered by 123 Debt Solutions Ltd. If you do not have your original credit agreement, a fee of up to £10 per debt may be applicable to obtain this information from your creditor. However, this fee will usually be collected from your refund. We do not retain this payment, it is charged by your bank to provide the required information under the Data Protection Act. If you pay this fee by cheque and your cheque is returned as unpaid, a fee of £12 will be charged in order to recover the costs we incur from our bank. If you are required to pay the SAR fee in advance and we are unsuccessful in your claim, we cannot guarantee the return of this payment as this is not a fee applied by 123 Debt Solutions Ltd.

Refunded PPI payments:

Successful claims can be paid back via a cheque payment or can be used by lenders to reduce arrears or balances on accounts. It is not within the control of 123 Debt Solutions Ltd to decide which method of refund will be used. In the event of refund by cheque, all outstanding fees must be paid within 14 days to 123 Debt Solutions Ltd.

Electronic E-mail:

123 Debt Solutions Ltd does formally accept Service by e-mail. We can not guarantee confidentiality or security of e-mail communication.

Expression of Dissatisfaction:

Although we aim to provide a quality service which is responsive to our clients' needs there may be occasions when clients are disappointed in some way with the service provided. If you have any queries or concerns about our work for you then please raise them directly with us by calling the complaints team on 0151 252 0111, or putting this in writing or any other suitable means, and addressing this to the Complaints Officer 123 Debt Solutions Ltd, 10A Dryden Road, Wavertree Technology Park, Wavertree, Liverpool, L7 9PG, or by email to complaints@123debt solutions.co.uk. We endeavour to resolve problems, it is therefore important you immediately raise any concerns you may have with us. We value our clients and would not wish to think you have a reason to be unhappy with us.

You may refer the handling of the complaint to the Legal Ombudsman if you are not satisfied with our response, or if a complaint is not resolved after eight weeks. Legal Ombudsman, PO Box 6806, Wolverhampton, WV1 9WJ. Telephone Number: 0300 555 0333. Email Address: enquiries@legalombudsman.org.uk.

Alternative Mechanisms:

Prior to entering into an agreement, you can explore any and all alternative mechanisms for pursuing a claim directly via the Financial Ombudsman Service, or any other service provider.

