

Frequently Asked Questions

Listed below are some commonly asked questions regarding our PPI claim service which we hope you will find useful. If we have not answered any question you may wish to ask please call or send an email to us.

Q. Do I have to pay you any upfront fees?

Absolutely not. We never charge you an upfront fee unlike other Claims Companies. There are NO upfront fees. We are able to do this as we are confident that the claims we handle will be successful.

Q. How much will my claim cost?

We only charge if you receive compensation. When your claim is successful and you receive compensation we charge a success fee of 20% (inc VAT) of any compensation received. You do not pay a percentage of any future savings (i.e.) you only pay a fee on actual compensation you receive by cheque/bank transfer etc.

Q. What can I claim?

A. We can claim back the the cost of the Payment Protection Insurance (PPI) including the interest you have paid together with additional interest – we maximize the compensation/refund you receive.

Q. What agreements or PPI do you consider?

A. As specialist Payment Protection Insurance (PPI) claims handlers we cover all types of loans, credit agreements, credit cards, mortgages, store cards and catalogue accounts.

Q. Do you cover agreements that have been paid off?

A. Yes. Even if you have settled your agreement we will still deal with your claim on a no win no fee basis.

Q. What if I have no documents or account numbers?

A. This does not matter – we will carry out a free PPI search to find out whether you paid PPI. All we need is the name of the lender.

Q. How long does it take?

A. Once we have assessed and submitted your claim your lender has 2 months to respond. We expect to settle your case at this time. However it can be quicker or longer as every case is individual.

Q. How do I complain?

In the event that you may wish to complain, please follow our Complaints Policy:

RESOURCE LEGAL LTD COMPLAINTS POLICY

1. Complaints may be made in writing, by email, by telephone or in any other form in respect of a claims management service that we have provided and that is regulated under the Compensation Act 2006.
2. We will send you a written or electronic acknowledgement of a complaint within five business days of receipt, identifying the person who will be handling the complaint for the business. Wherever possible, that person will not have been directly involved in the matter which is the subject of the complaint, and will have authority to settle the complaint.
3. Within four weeks of receiving a complaint, we will send you either:
 - a) a final response adequately addressing the complaint; or
 - b) a holding response, which explains why we are not yet in a position to resolve the complaint and indicates when we will make further contact with you.
4. Within eight weeks of receiving a complaint we will send you either:
 - a) a final response adequately addressing the complaint; or
 - b) a response which:
 - i) explains why we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to be able to provide a final response; and
 - ii) informs you that you may refer the handling of the complaint to the Legal Ombudsman if you are dissatisfied with the delay.
5. Where we decide that redress is appropriate, we will provide you with fair compensation for any acts or omissions for which we are responsible and will comply with any offer of redress that you accept. Appropriate redress will not always involve financial redress, but could involve an apology or another suitable form of redress.
6. We reserve the right to decline to consider a complaint that is made more than six months after you became aware of the cause of the complaint. There may be instances where we will waive this requirement at our discretion. We will confirm to you in writing if a complaint has been made outside the time limit that we are prepared to consider.

7. If we are unable to resolve your complaint then you can have the complaint independently looked at by the Legal Ombudsman. The Legal Ombudsman investigates complaints about poor service from claims management companies.

The Legal Ombudsman can investigate complaints up to six years from the date of the problem happening or within three years of when you found out about the problem. If you wish to refer your complaint to the Legal Ombudsman this must be done within six months of our final response to your complaint.

If you would like more information about the Legal Ombudsman their contact details are as follows:

Visit www.legalombudsman.org.uk/cmc

Call 0300 555 0333 between 9.30am to 5.30pm. Calls to 03 numbers will cost no more than calls to national geographic numbers (starting 01 or 02) from both mobiles and landlines. Calls are recorded and may be used for training and monitoring purposes.

For minicom call 0300 555 1777

Email cmc@legalombudsman.org.uk

Legal Ombudsman

PO Box 6804,

Wolverhampton,

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Do not send original documents to the Legal Ombudsman. They will scan any documents you send us to make computer copies and then destroy the originals.