Complaining about Payment Protection Insurance

This should only take around 10 minutes to complete. Fill in the sections marked • and if you need help call us on 0333 000 1601. Use one form for each Capital One account you had or have.

Capital One use only:

1 The sale of PPI

•1A What does your PPI relate to?

☐ Credit card — 16 digit credit card number

or

☐ Loan — Loan account number — Lender

2 Date of PPI sale

•2A M M Y Y

This date helps us accurately assess your claim.

3 Your personal information

•3A Name of main account holder and joint account holder where applicable

•3B Current address

Post code

•3C Address at time of PPI sale

Post code

•3D Date of birth

D D M M Y Y Y Y

3E Contact phone number

3F Email

Details if someone is complaining on your behalf?

3G Their name

3H Their address

Post code

3I Their reference

3J Their phone number

3K Their Email

4 Your circumstances at the date of sale

Date of sale found in Section 2

• 4A What was your employment status?

- ☐ Employed
- ☐ Temporary/Agency worker
- ☐ Student in full-time or part-time education
- ☐ Student – and working 16 or more hours per week
- ☐ Working fewer than 16 hours
- ☐ Working in Armed/Police forces
- ☐ Director – but not of own company
- ☐ Not known

☐ Self employed ☐ Director of own company

Please provide evidence such as letter from tax office (HMRC*) showing that you were paying CLASS 2 or CLASS 4 NATIONAL INSURANCE. This must be for the same tax year you were sold PPI.

☐ Not working ☐ Retired

Please provide evidence such as letter from tax office (HMRC*) showing that you were not paying any NATIONAL INSURANCE contributions. This must be for the same tax year you were sold PPI.
Please skip to Section 5A.

☐ Other

*HMRC are able to provide information for you if you no longer have it available. Please contact them by visiting **gov.uk/contact-hmrc** to request your income information.

• 4B What was your occupation?

• 4C Name of employer

4D When did you start there? When did you leave there? I still work there

M M Y Y M M Y Y ☐

4E How much did you earn a year?

£

If you were employed at the date of sale

4F Would you have received any pay from your employer if you were off work due to sickness, accident or redundancy?

- ☐ Yes
- ☐ No
- ☐ Can't remember

4G If 'Yes' how much would you have received?

- ☐ No pay (or statutory pay)
- ☐ Worth less than 3 months pay
- ☐ Worth 3 months to 6 months pay
- ☐ Worth 12 months pay or more
- ☐ Worth 6 months to 12 months pay
- ☐ Other (please tell us more below)

Please provide evidence such as a letter from your employer or your contract of employment which confirms your sick pay allowance or redundancy allowance at the date of sale.

If you had no income after the date of sale

4H After paying your essential bills, how would you have made your payments to Capital One?

- ☐ No other means to pay Capital One credit card payments

From savings and insurance:

- ☐ Worth less than 3 full months of your pay
- ☐ Worth 6 months to 12 months of your pay
- ☐ Worth 3 months to 6 full months of your pay
- ☐ Worth 12 months or more of your pay
- ☐ By some other means (please tell us more below)

Please provide evidence such as an insurance policy document which would pay your Capital One credit card payments, banks statements or saving records at the time of sale.

4I Have you ever entered into any of these insolvency arrangements?

- ☐ Bankruptcy
- ☐ Debt Relief Order (DRO)
- ☐ Individual Voluntary Agreement (IVA)
- ☐ Debt Arrangement Scheme (DAS)
- ☐ Trust deed
- ☐ No
- ☐ Sequestration
- ☐ Other (tell us more below)

You have a legal obligation to inform us of your financial status. Capital One has a legal obligation to ensure that any money paid as a result of your complaint is paid to the correct party, for example your trustee in bankruptcy.

5 Your health at the date of sale

5A Were you aware of any medical conditions which affected your ability to work?

☐ Yes ☐ No

5B If 'Yes', please explain the condition and when you started suffering from it:

If you are able to, provide evidence of the conditions(s) you have suffered from, such as confirmation from your doctor, or hospital records. This will affect your claim.

6 Your complaint details

6A Why do you feel PPI was mis-sold?

Please give as much detail as possible. For example, please tell us any details you remember about:

- **How the sale took place**
- **The information you were given before you took out PPI**
- **How the cost, benefits and terms of PPI were explained to you**
- **The questions you asked before taking out PPI**
- **Why you decided to take out PPI**

7 Your declaration

I certify I want to make a formal complaint about the sale of PPI. I certify that all the information I have given in the questionnaire is true and accurate to the best of my knowledge.

• 7A Signature

• 7B Date

D D M M Y Y

Change of name?

If your name is different to when you had your Capital One account please provide us with your old and new signature along with a copy of the relevant documents to support the name change – for example:

- **Marriage certificate**
- **Deed poll certificate**
- **Decree absolute**

Important information – before you send us your form

Make sure you have:

- ☐ Completed all sections and answered all the questions to the best of your ability
- ☐ Signed the form
- ☐ Provided a daytime telephone number in section 3E in case we need to contact you

If required you should have included:

- ☐ Evidence of any sick pay allowance from your employer at the date of sale
- ☐ Evidence of any savings and/or insurance policies you had to cover your Capital One repayments at the date of sale
- ☐ Evidence of any health conditions which you have suffered from at the date of sale
- ☐ Documentation of any previous claims made
- ☐ Evidence of self employment at the date of sale
- ☐ Proof of name change if relevant

If you're sending additional documentation, please only send copies as we're unable to return original documents.

What's next?

Please return your form to:

Capital One
P.O. Box 5281
Nottingham
NG2 3HX

When we have your complaint

We may contact you to request further information as part of our review.

When we have a decision

We will aim to get back to you within 8 weeks of receiving your complaint.