

No. 680/2017

15th December 2017

TO ALL BRANCHES, EXCLUDING IOM/CHANNEL ISLANDS

Dear Colleagues

PAYMENT PROTECTION INSURANCE (PPI) - CWU PPI Claims Package

Many of you will be aware of the national media advertising campaign regarding the mis-selling of Payment Protection Insurance (PPI).

A deadline of August 2019 has now been set for anyone making a claim.

There have been a lot of negative reports around this issue with companies cold calling individuals with nuisance phone calls.

New regulations have been issued to companies who provide this service hence we have seen an increase in the media campaign. The latest campaign has been given a level of respectability with adverts appearing from the Financial Conduct Authority (FCA) inviting people to make a claim.

Many of our members will have been victims of PPI mis-selling and will, no doubt, be making claims with many of the firms who are advertising this service.

With this in mind, the CWU has been approached by a PPI Claims Management Company, Legal and Financial Solutions Limited (LFS), who work with membership organisations and provide a free, no obligation, PPI review. Having made the necessary security and compliance checks, we have reached an agreement with LFS to offer this service to our members.

An information leaflet will be produced as an insert in the December issue of the Voice magazine alerting members of the forthcoming service.

The PPI review process will be as follows. Members will either be contacted by phone or invited to contact LFS direct and then asked if they wish to participate in the Scheme. If the member agrees, an application pack will be sent to him or her. The completed form, including details of any loan or credit products the member has used, will be returned to LFS. On receipt, LFS will carry out the free, no obligation review, and check if PPI was included in any of the products. LFS will report back to the member with details of any potential claims.

If there are any potential claims, members will have the choice of either instructing LFS to act on their behalf or pursue the claim themselves.

This is an excellent opportunity for members who were mis-sold PPI to make their claims via a reputable claims company. It is important to note that the PPI review is a totally free service. In the event members instruct LFS to act for them, the appropriate agreement will be sent to our members which will clearly detail the terms and charges that apply in the event a successful claim is made.

We have put this package together after taking legal advice. Members' contact details will only be used for this purpose and will be totally secure. We are aware that other Trade Unions are providing this type of service to their members.

If you have any queries regarding the above, please contact **Tony Rupa, Head of Legal Services, Communication Workers Union, 150 The Broadway, Wimbledon, SW19 1RX. Telephone 0208 971 7444 or via email trupa@cwu.org**

Yours sincerely

Tony Rupa
Head of Legal Services