

## WHAT YOU NEED TO DO

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- Please **READ** and **RETAIN THIS DOCUMENT**, including the **TERMS OF ENGAGEMENT (TOE)**
  - Complete the **PLEVIN LETTER(S) OF AUTHORITY (LOA)**
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## WHAT WE WILL DO

- Conduct a PPI Check(s) to identify whether PPI existed on any of your Credit Agreements with your Lender(s), and whether you have a potential Plevin PPI Claim(s), by issuing a Subject Access Request (SAR) to your Lender(s). Within the SAR we request that your Lender(s) provides account statements and transaction history, as this aids us in calculating the potential value of your Plevin PPI Claim(s)
- Upon receipt of information from your Lender(s), where a PPI policy(ies) has been identified we will review all account transaction history to assess whether you are eligible to make a Plevin PPI Claim(s).

Where we identify a potential Plevin PPI Claim(s), we will issue you with a Legal Pack(s) that introduces you to our Legal Partners and contains

- a copy of their Instruction Document. By completing the Instruction Document you provide instruction for the Legal Partner to proceed with a Plevin PPI Claim(s) on your behalf.
  - Once Drummonds receives a completed Instruction Document, we refer your Claim(s) to the Legal Partner, by passing your personal data including contact details, SAR information and any other information relevant to your Claim(s) to them. Where required, Drummonds will provide ongoing administrative support to the Legal Partner to help with your Plevin PPI Claim(s).
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## WHAT WILL THE LEGAL PARTNER DO?

- The Legal Partner will charge a Fee(s) for any successful Plevin PPI Claim(s) of up to 40% plus VAT of any settlement refund(s) offered by your Lender(s).
  - They will then prepare and submit a Letter(s) of Claim to your Lender(s), who will have a fixed time to respond. It is not uncommon for your Lender(s) to initially defend your Claim(s). If this happens, the Legal Partner may submit your Claim(s) to Court. The Legal Partner will keep you updated throughout this process.
  - The Legal Partner will negotiate with your Lender(s) on your behalf throughout your Claim(s). They will let you know if your Lender(s) makes an offer(s) of Compensation and provide advice on whether any offer is fair.
  - Most Claim(s) will be settled without you having to appear in Court. But, if your case does go to Court, the Legal Partner will support you through the process and will arrange for you to be represented at any hearing.
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## FEE(S)

- There is no charge for the PPI Check(s), or Plevin PPI Claim eligibility check(s).
  - The Legal Partner will charge a Fee(s) for any successful Plevin PPI Claim(s) of up to 40% plus VAT of any settlement refund(s) offered by your Lender(s).
  - An additional Fee(s) may also apply, dependant on the Legal Partner. All Fees will be outlined in the Legal Pack and the Legal Partner's Instruction Document.
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## YOUR RIGHT TO CANCEL

- You do not need to use a claims management company to assess your eligibility for a Plevin PPI Claim(s). You are free to seek advice elsewhere and are able to proceed with your Claim(s) directly through an alternate solicitor.
  - You may cancel this service at any time, at no cost to you by informing us of your decision:  
BY LETTER: Drummonds Limited, 4-6 Throgmorton Avenue, London, EC2N 2DL  
BY EMAIL: [claims@drummondsltd.co.uk](mailto:claims@drummondsltd.co.uk)  
BY TELEPHONE: 0161 791 1480
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## IS THERE ANYTHING ELSE YOU SHOULD KNOW?

- We receive payment(s) from the Legal Partner for any Plevin PPI Claim(s) which we refer to them. This payment(s) is made directly to us from the Legal Partner and is not an extra cost to you
  - Whilst there have been many successful litigated Plevin PPI Claims in recent years, the Legal Partner cannot guarantee the success of your Plevin PPI Claim(s). They will make every effort to ensure that you receive any Compensation due for your Plevin PPI Claim(s), however, there is the chance that your Claim(s) could proceed to a Court Hearing and not achieve the outcome you, or they hope for.
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