

Dear XXXXXXX

Your PPI complaint – important update and what you'd like to happen next

We want to update you on the position of your PPI complaint.

We know that We Fight Any Claim (WFAC) are representing you in your PPI complaint, but we're not sure they're updating you fully on what's happening. So we've told WFAC that we want to update you directly.

By way of background, when we receive a complaint the first step in our process is for a case handler to review things and then share their view about whether PPI was mis-sold or not with both sides. They'll explain which points are most relevant so that each side has a chance to raise new points or to ask us to look at certain points again. We settle most complaints this way.

But if either side disagrees with the case handler's view, they can ask for a formal review from one of our ombudsmen who will issue a final decision – the second and final stage in our process.

From dealing with PPI complaints over a number of years, we've established and published a well-defined approach to handling and deciding these types of complaints. By adopting these overarching principles – as well as considering the individual facts and circumstances of each complaint – our case handlers are able to confidently tell both sides whether they think PPI was mis-sold or not.

In your particular case, a case handler has already carefully reviewed and considered your complaint taking into account all of the relevant information and your individual facts and circumstances. And in a detailed written assessment they said they didn't think PPI was mis-sold to you. But they said that the offer the business had made to refund some of the commission it took was a fair way to resolve things.

We don't know if WFAC passed the assessment on to you, so you may not be aware of what our case handler thought about your complaint. But WFAC told us that you didn't accept what our case handler said and that you wanted an ombudsman's final decision.

We've looked at lots of PPI complaints over the years and we've issued lots of ombudsman decisions on PPI complaints – including lots of decisions on cases where WFAC are representing the consumer.

WFAC challenged one ombudsman decision in Court late last year in what's called a judicial review, but the Court rejected that challenge.

So we're confident that our case handlers' views and our ombudsmen's decisions are fair – including the case handler's view on your complaint.

Given the above, we're writing to ask you directly whether you would still like an ombudsman to review your complaint and issue a final decision. So please let us know what you'd like to do - all you need to do is reply to this email to let us know in the next 14 days.

If you tell us you do want a final decision from an ombudsman, we'll then be in touch to let you know more about when this is likely to happen.

But if you tell us you're satisfied with the answer the case handler has given on your complaint, and you don't want to take things further, we'll close your complaint and tell the business to pay you the commission it's already offered to refund, if it hasn't done so already.

If you've got any questions or you need more time to respond, please get in touch with us. You can do this by replying to this email or by calling us on 0800 121 6222. Our phone lines are open between 8am and 5pm, Monday to Friday. At times our phone lines will be busy so, where possible, please email us.

For the safety of our staff, and in line with government guidance, we have limited access to our office. While we are currently able to open post, this is not guaranteed and there will be delays in processing this. So please only send us post if you cannot contact us by email.

Yours sincerely