

JOINT LETTER OF AUTHORITY

To Whom It May Concern:

Please treat this letter as confirmation that we wish CLAIMS to act as our professional representative in respect of a late payment penalty charge complaint &/or a complaint we may have for payment protection insurance, and in respect of any other financial matters where it considers that we may have been sold an inappropriate product or received bad advice. This jointly signed letter covers complaints about a joint account held in both our names and any other accounts held in one of our names only.

We authorise CLAIMS to obtain information from any party while it is considering these matters as our representative and to delegate this authority to third parties such as the Financial Ombudsman Service (FOS) that may need further information to resolve our case. Please assist CLAIMS with its enquiries & furnish it on request with copies of any documentation it considers necessary to conclude the matter satisfactorily on our behalf. In the case of a payment protection insurance complaint please send CLAIMS copies of our loan or credit card application form, the original agreement and any later statements referring to this feature. This letter of authority specifically authorises the Citizens' Advice Bureau, the Consumer Credit Counselling Service and any debt management agency to discuss our full financial situation with CLAIMS providing copies of any IVA or similar debt arrangement that may have been set up for us.

We also give our consent to a Data Protection Act fee of not more than £10 being deducted directly from any of our accounts if the firm(s) managing them will not provide CLAIMS with details of all late payment penalties they have charged us, without receipt of such a fee. We specifically authorise them to send copies of all statements to CLAIMS so that it can calculate the total amount of illegal penalty charges applied to our accounts since they were opened. Firms are requested not to hide behind the suggestion that because the statements contain personal information they can only be disclosed to ourselves, the account-holders, and will not be sent to CLAIMS. We hereby authorise this personal information to be sent **not** to ourselves but directly to CLAIMS using its postal address (CLAIMS, Barry House, 20 Worples Rd. Wimbledon, London SW19 4DH) or its dedicated fax line (020.8947.4241). If sent to us we will merely have to forward the documents to CLAIMS causing needless delay and unwanted postage costs.

We would appreciate it if you would accept a photocopied version of this letter as authentic, enabling CLAIMS to keep the original on file and copy it, if needed by other firms. If your firm does not accept a faxed letter of authority as authentic please write to us at once at our home address below enclosing a freepost envelope and we will confirm with an original signature that the copy of this letter that you have received has actually been signed by us and that we have knowingly requested full disclosure to CLAIMS of any documents it asks for including account statements.

Finally we most particularly request that any telephone discussions, emails or correspondence concerning our case, whether from the firm or the FOS case officer, should be directly with CLAIMS which represents us in this matter and not with ourselves. This is quite simply because we wish CLAIMS to do all the work in accordance with our agreement with them and indeed this is why we contacted CLAIMS in the first place. If you will not accept faxed or emailed communications from CLAIMS without us signing a fax and email authorisation mandate allowing CLAIMS to communicate with you by fax or email please send this document to us at once and it will promptly be signed and returned. Emails and faxes are of course faster, more reliable and cheaper ways of communicating.

Signatures Date:
Full Names (*in capitals please*)

Address (*in capitals please*)
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.....
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Email Address