

SINGLE LETTER OF AUTHORITY

TO WHOM IT MAY CONCERN

Please treat this letter as confirmation that I wish CLAIMS to act as my professional representative in respect of a late payment penalty charge complaint &/or a complaint I may have for payment protection insurance, and in respect of any other financial matters where it considers that I may have been sold an inappropriate product or received bad advice.

I authorise CLAIMS to obtain information from any party while it is considering these matters as my representative and to delegate this authority to third parties such as the Financial Ombudsman Service (FOS) that may need further information to resolve my 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 my behalf. In the case of a payment protection insurance complaint please send CLAIMS copies of my 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 my full financial situation with CLAIMS providing copies of any IVA or similar debt arrangement that may have been set up for me.

I also give my consent to a Data Protection Act fee of not more than £10 being deducted directly from any of my accounts if the firm(s) managing them will not provide CLAIMS with details of all late payment penalties they have charged me, without receipt of such a fee. I 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 my 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 myself, the account-holder, and will not be sent to CLAIMS. I hereby authorise this personal information to be sent **not** to myself but directly to CLAIMS using its postal address (CLAIMS, Barry House, 20 Worple Rd. Wimbledon, London SW19 4DH) or its dedicated fax line (020.8947.4241). If sent to me I will merely have to forward the documents to CLAIMS causing needless delay and unwanted postage costs.

I 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 me at once at my home address below enclosing a freepost envelope and a copy of this letter which I will promptly countersign with an original signature and return to you so that no breach of confidentiality issues can possibly arise as a result of your disclosing documents (including account statements) to CLAIMS.

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

Signature Date

Full Names *(in capitals please)*

Address *(in capitals please)*

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Email Address