

JSK CLAIMS

Compensation Specialists

Re. Getting Back Your Credit Card and Store Card Charges

Dear Sir/Madam

Thank you for choosing JSK Claims to help you get back your hard earned money back from your credit card/store card companies. We will battle hard to fight on your behalf and will do our very best to try and secure compensation which could be thousands of pounds.

Over the years, many of us have looked for easier ways to pay for our daily needs. Often we take out loans to help ease the finances and use our credit cards to shop and pay bills. However, paying by plastic has left millions of people in a very difficult position. Credit card companies have hit us with excessive charges. A late payment by just a few days can result in unreasonably high charges. Many people are shocked when they discover how much they have been charged for forgetting to pay on time.

By choosing our services you have made the first step in helping us help you get your money back. Our **10% no win no fee** service is the cheapest around and we are committed to working hard to get back your money. We do **not** charge VAT. There are no upfront fees or any hidden charges. If we do not get you any money then you pay us nothing.

In order to help us get started on your claim simply complete the enclosed forms. The **letter of authority** and **client agreement** will enable us to act on your behalf and you can provide your account details on the simple **questionnaire**. We do not need anything else from you so you can sit back and wait for us to do the work and fight for your payout!

Remember, we are regulated by the Ministry of Justice and we are also registered with Data Protection. Your information will remain confidential and will not be passed to any third party without your consent.

Please complete the forms and send them to the address below. We will work on your claim straightaway. If you wish to discuss anything then please do not hesitate to contact us.

Looking forward to fighting on your behalf.

Yours Sincerely

Heena Kishore
JSK CLAIMS

JSK CLAIMS, Tempo House 15 Falcon Road
London SW11 2PJ 0845 463 3806
Proprietor Heena Kishore
Info@jskclaims.com www.jskclaims.com

*(Regulated by the Ministry of Justice in respect of regulated claims management activities.
Authorisation No: CRM9590)*

LETTER OF AUTHORITY

To Whom It May Concern:

I/We hereby authorise JSK CLAIMS to act for me in respect of my complaint.

I/We authorise JSK CLAIMS to obtain information from any party while it is considering this matter as my representative.

Please assist JSK CLAIMS with its enquiries & furnish it on request with copies of any documentation it considers necessary to conclude the matter satisfactorily on my behalf. I/We particularly request that you accept a photocopied version of this letter as authentic, enabling JSK CLAIMS to keep the original on file and copy it, if needed by other firms.

I/We most particularly request that any telephone discussions, emails or correspondence concerning my case, should be directly with JSK CLAIMS as my representative.

Full Name

Signature Date of Birth

Date

Address
.....
.....

(If account in Joint names)

Full Name

Signature Date of Birth

Date

Address
.....
.....

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YOUR CONTACT DETAILS

Name

Address

.....

Email Address

Telephone numbers: Home..... Work Mobile

Best Times to Call

YOUR BANK & CREDIT CARD DETAILS

Name of Bank

Bank Sort Code

Main Current Account No.

2nd Account No. (if applicable)

Credit Card No.1 (if applicable)

Credit Card No. 2 (if applicable)

Credit Card No. 3 (if applicable)

Name of Credit Card Providers 1)..... 2) 3)

Was this credit card provided by your bank? YES/NO

Approximately how long have you been with your bank?

If you have kept any bank or credit card statements showing the penalty charges at any time over the last six years please provide us with copies.

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BANK/CREDIT CARD CHARGES CLIENT AGREEMENT

1. I hereby authorise JSK CLAIMS to act on my behalf with the aim of obtaining compensation for penalty charges my bank/building society has applied to my bank or credit card accounts in the last 6 years.
2. If the complaint is upheld and the bank/credit card company offers me compensation, JSK CLAIMS will charge 10% (inclusive of VAT) of the total compensation awarded.
3. If JSK CLAIMS fail to obtain any compensation on my behalf then I will not be charged anything.
4. Once an offer of compensation is made, JSK CLAIMS will inform me of the offer and will not accept the offer unless I give them permission to do so
5. If, after JSK CLAIMS has received my instructions to carry out work on my behalf, I receive details of any offer of compensation directly from the bank/building society/credit card company then I shall inform JSK CLAIMS within 7 days of the date of the offer letter.

I accept the terms and conditions which are attached to this agreement.

Name.....

Name.....

Signature

Signature.....

Date

Date.....

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TERMS AND CONDITIONS

JSK CLAIMS ARE REGULATED BY THE MINISTRY OF JUSTICE IN RESPECT OF REGULATED CLAIMS MANAGEMENT ACTIVITIES: JSK CLAIMS AUTHORISATION NUMBER CRM9590

1. JSK Claims are instructed to act as my/our representative to recover the charges imposed by my loan company on Payment Protection Insurance (PPI) cover.
2. I/We agree that no agency other than JSK Claims is currently acting for me/us in the recovery of these PPI charges. I/we agree that JSK Claims are appointed as my/our sole representative in this matter.
3. Should direct communication regarding this matter (including letters, telephone calls, or in person conversations with the bank, credit or store card company's staff members) be entered into with the bank, credit or store card company I/we will report this to JSK Claims within 3 working days from receipt and forward all relevant documentation directly to JSK Claims.
4. JSK Claims will submit the claim to the bank, credit or store card company and negotiate with it for the recovery of my/our money. I/We shall not enter into any negotiations with the bank, credit or store Card Company unless agreed in advance with JSK Claims.
5. If the claim is upheld and an offer of compensation is made, JSK will discuss the terms of the offer with me/us. JSK Claims will not accept offers of compensation without my/our authority.
6. If the claim is rejected by the bank then JSK Claims will refer the claim to the Financial Ombudsman Service.
7. The success fee payable to JSK Claims is 10% (inclusive of VAT) of the compensation recovered. For example if JSK Claims win back compensation totaling £1,000 then I will have to pay £100.00.

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8. If JSK Claims is unsuccessful in obtaining compensation then I will not be charged any fee.

9. In the event that the bank, credit or store card company pays the settlement directly to me/us or if they reduce any of our debit balances by the settlement amount, then I/we will be liable to pay JSK Claims fee of 10% of the compensation directly to JSK Claims.

I/we agree to notify JSK Claims of any settlement received from the bank, credit or store card company within 7 days of receipt.

- a. JSK Claims will issue an invoice for their services which will be payable within 14 days of its issue date.
- b. I/We agree not to accept any settlement that is communicated directly to me/us by the bank, credit or store card company without the consent of JSK Claims.
- c. Should JSK Claims be unable to recover any of my/our bank, credit or store card charges then no fee will be levied.

10. JSK Claims may terminate this agreement at any time if it feels that there are no merits in pursuing my/our claim.

11. I/We can withdraw our instructions for JSK Claims to act on my/our behalf by providing written notice within 14 days of signing the agreement. There will be no charge.

12. If I/We choose to withdraw our instructions for JSK Claims to act on my/our behalf after the expiry of the 14 day period then I/We will be liable to pay JSK Claims admin fee of £ 250/-.

13. I/We understand that JSK Claims cannot disclose our personal information to anyone else. To this end I/we will be asked to provide security information and agree not to allow a third party to have access to this information.

This agreement is covered by the Jurisdiction of English law and the Courts of England and Wales.

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TERMS AND CONDITIONS JSK CLAIMS COMPLAINTS PROCESS

At JSK Claims we ensure that we carry out work on your behalf with care and attention. However in the unlikely event that you feel that you have reason to complain then we are more than happy to listen and deal with your concerns.

Please address all correspondence to Heena Kishore. If you wish to make a complaint about our service or any matter related to our handling of our claim then please note the following:

1. Write in to us or email us with details of your complaint.
2. We will acknowledge your correspondence within 5 working days.
3. We will investigate your complaint and gather the relevant information. We may contact you to obtain any further information from you.

Process:

We aim to write to you with a response within 4 weeks of [receipt](#) of your complaint. If we are unable to give a full reply within four weeks from receipt of your complaint, we will write to you in order to keep you informed. If, after a further four weeks, we have still not resolved your complaint we will again write to you keeping you informed of our progress.

We aim to issue a final response 8 weeks from the date we receive your complaint.

If we are not in a position to issue a final response 8 weeks after we receive your complaint then we will write to you with details as to the reasons for the delay and provide further timescales as to when we will be in a position to issue a final response.

After 8 weeks you may refer the complaint to the Regulator if you are dissatisfied with our delay in providing a final response.

4. We will write to you with a thorough response with details of how we propose to resolve [matters](#) or if we feel that the complaint is unfounded then we shall give full reasons as to how we came to that conclusion.

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5. The procedure set out above falls within the rules of The Ministry of Justice. We hope to come to an amicable settlement of your complaint. If you do not accept our final decision in the matter or if our investigations have not been completed within eight weeks you may be eligible to refer your complaint to The Claims Management Regulation Monitoring & Compliance Unit. We will inform you if you have the right to refer to The Claims Management Regulation Monitoring & Compliance Unit either:
- In our final response (in which we will point out that you should do so within six weeks of the date of the letter) or
 - In the letter sent eight weeks after we received the complaint, whichever is sooner.

If we feel that redress is appropriate then we will provide fair compensation to the Complainant for any acts of omissions for which JSK Claims is responsible. Appropriate redress may not be financial. It may involve an apology, an [offer](#) to re-do the work or refund of a [fee](#).

Please note that you are not obliged to wait for a final decision to be made on your complaint by us. You can refer your complaint directly to the Ministry of Justice at any time. The contact address for the Ministry of Justice is:

Claims Management Regulation Monitoring and Compliance Unit Ministry of Justice
57-60 High St.
Burton on Trent
Staffordshire DE14 1JS

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