

# JSK CLAIMS

## Compensation Specialists

**Re. The Payment Protection Insurance on your Loan/Credit Cards**

Dear Sir/Madam

Thank you for choosing JSK Claims to help you get back your hard earned money back from your bank. 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.

If you have taken out a loan or card in the last ten years then it is likely that you have also been sold Payment Protection Insurance (PPI) as part of the loan agreement. PPI is designed to protect you if you fall sick, become unemployed or suffer an accident and cannot keep up your monthly repayments. It may seem a worthy product but many people simply did not need, ask or want it. It has resulted in customers paying over the odds on their loan/card repayments. PPI was only an optional extra but many people were told that they had to take PPI in order to get the loan/card. Others were not even informed that PPI was being charged on the credit repayments.

By choosing our services you have made the first step in helping us help you get your money back. We offer a **10% no win no fee** service 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**. Please also send us copies of any documents which may assist us in making a claim. This could be the credit agreement, policy schedule or any such document confirming PPI.

Please complete the forms and send them to the address below. If you wish to discuss anything then please do not hesitate to contact us.

Yours Sincerely

Heena Kishore  
Proprietor  
JSK CLAIMS

JSK CLAIMS, Tempo House 15 Falcon Road  
London SW11 2PJ 0845 463 3806  
[Info@jskclaims.com](mailto:Info@jskclaims.com) [www.jskclaims.com](http://www.jskclaims.com)

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

**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 LOAN/CREDIT CARD DETAILS**

Who is the Loan/Card with .....

Loan agreement/Policy number/Card No: .....

Date Loan was taken out .....

Amount of Loan £.....

Were you told that your Loan repayment YES/NO  
Or Credit Card Included Payment Protection

Please tell us briefly what you recall about the sale of the PPI at the time

.....  
.....  
.....  
.....  
.....

Please use the reverse of this page if you want to give details of any other loans or cards with PPI

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**PAYMENT PROTECTION INSURANCE**  
**CLIENT AGREEMENT**

1. I/We hereby authorise JSK CLAIMS to act on my behalf with the aim of obtaining compensation for Payment Protection Insurance charges the bank has applied to my/our repayments.
2. If the complaint is upheld and the bank/credit card/loan company offers me/us compensation, JSK CLAIMS will charge 10% (No VAT charged ) of the total compensation awarded.
3. If JSK CLAIMS fail to obtain any compensation on my behalf then I/We will not be charged anything.
4. Once an offer of compensation is made, JSK CLAIMS will inform me/us 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/our instructions to carry out work on my behalf, I/We receive details of any offer of compensation directly from the bank/building society/Credit Card Company then I/We shall inform JSK CLAIMS within 7 days of the date of the offer letter.

**I/We have read and accept the terms and conditions which are attached to this agreement.**

*(JSK Claims is a trading name of Heena Kishore who is regulated by the Ministry of Justice in respect of regulated claims management activities. Authorisation Number CRM9590)*

Name.....

Name .....

Signature .....

Signature.....

Date .....

Date.....

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*Proprietor Ms Heena Kishore*

## **TERMS AND CONDITIONS**

### **JSK CLAIMS IS A TRADING NAME OF HEENA KISHORE WHO IS 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. Compensation will be calculated by the bank/lender/card company in accordance with FSA guidelines. This will be a full refund of premiums paid plus interest calculated at 8%.

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7. If there are no arrears or debt owed to the bank/lender/card company then I will receive the full amount of compensation directly as a cash sum. However, if there is any outstanding debt or arrears owing then some or all of the compensation will be used to clear the debt. Any balance will then be paid to me.
8. The success fee payable to JSK Claims is 10% (we do not charge VAT) of the compensation recovered. Examples below:  
  
**JSK claim back £1,000 and monies paid to client: Fee payable £100.00**  
  
**JSK claim back £1,000 but bank use compensation to clear outstanding debt/arrears. No monies payable to client. Fee payable to JSK Claims £100.00**  
  
**JSK claim back £1,000 but bank use compensation to clear outstanding debt/arrears of £500.00. Client then receives balance of £500.00. Fee payable to JSK CLAIMS: £100.00**
9. If the claim is rejected by the bank then JSK Claims will refer the claim to the Financial Ombudsman Service.
10. If JSK Claims is unsuccessful in obtaining compensation then I will not be charged any fee.
11. 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.

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12. JSK Claims may terminate this agreement at any time if it feels that there are no merits in pursuing my/our claim.
13. 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.
14. 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 for work carried out on the claim and this is charged at £50.00 per hour.
15. If I/We choose to withdraw our instructions once an offer of compensation has been made then I/We will be liable to pay JSK Claims the 10% fee of the compensation received.
16. 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

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full reasons as to how we came to that conclusion.

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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