



PRIVATE & CONFIDENTIAL

Halifax
PPI Customer Relations
PO Box 816
Leeds
LS1 9NY

Mr
Mrs
Ms
Miss
Mr/Ms
London
NE 1 6 7H

Thank you for taking the time to contact us about your complaint. I'm sorry for any upset or inconvenience you may have been caused.

Your Concerns

I understand you're concerned about the way you were sold your Payment Protection Insurance (PPI) policies.

My Decision

My decision is summarised below.

	Loan Ref	My Decision	Total amount you will receive for each loan
Loan 1	7/1530758-4	Upheld	£2,087.16
Loan 2	7/3524060-4	Upheld	£1,536.55
Loan 3	7/4659036-9	No PPI	£400.10
Loan 4	7/5765911-10	No PPI	£868.26
Total			£4,892.07

If your payment is made up from jointly-held PPI premiums and interest, I will contact the other person(s) to let them know how I calculated the amount.

Further details about these loans can be found in the appendices and form noted below:

Appendix A: Information about my decision;