



# LLOYDS BANK

Lloyds Bank  
PPI Customer Services  
BX1 1LT  
Tel 0800 151 0292

PRIVATE & CONFIDENTIAL

Ms Margaret E Tuckey  
1512 Newland Road  
Bristol  
Avon  
BS13 9DT

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Dear Ms Tuckey

I'm contacting you about your Payment Protection Insurance (PPI) complaint. I understand you're concerned about the way your PPI policies were sold to you. I'm sorry for any upset or inconvenience caused.

### My Decision and Offer

To resolve your complaint, we'll pay you **£2,550.66 within the next 28 days**. This will arrive as a direct payment into your account ending 9755.

My review has included any loans linked to those you've complained about.

My decision and offer is summarised below:

	Reference	My Decision
Loan 1	30948302913349	Upheld
Loan 2	100016387606	Upheld
Refund due		£2,861.06
Less basic rate tax on refund		£310.40
<b>Total refund due to you</b>		<b>£2,550.66</b>

A more detailed breakdown of how I calculated the refund due can be found in Appendix A.

Using the table above as a guide, please refer to the relevant explanations of my decision below: