

JSK Claims
Tempo House
15 Falcon Road
London
SW11 2PJ

Your Ref: A
Our Ref:

30/May/2017

Dear Sir/Madam

Account: *****

Thank you for the complaint regarding the Payment Protection Insurance (PPI) on the above account.

Having investigated the complaint, I can inform you that the complaint is being upheld.

MBNA has a period of missing data affecting the calculation on your client's account and we have therefore made an assumption regarding the transactions they made between 11 May 1998 and 11 January 2000. This information has been incorporated into the refund table below. If however your client has further evidence, such as statements, regarding the transaction and payment history on their account between the dates above, please send them to us.

We have assessed whether any fees applied to your client's account may have been linked to PPI. Most fees are not attributable to PPI, for example our system operates so that the cost of PPI is only added after any overlimit fee is applied. However, as a gesture of goodwill any fees charged where PPI may have been a contributing factor have been refunded together with associated interest.

Accordingly we have calculated the redress as follows:

| | |
|--|-----------|
| Total amount of applicable PPI premiums charged since sale date* | £3,618.47 |
| Total amount of fees refunded | £25.00 |
| Total amount of associated interest | £1,938.42 |
| Applicable 8% gross interest** | £3,271.55 |
| Less UK withholding tax** | -£654.31 |
| Total amount payable to you | £8,199.13 |

* As commission was a percentage of the PPI premiums, the total amount of PPI premiums includes any commission MBNA received.