

CLAIM SHEET

Applicant Name(s):

Contact Number(s):

Address:

Email Address (es):

Please tick the boxes of any lenders whom you have held credit agreements with, identifying whether the finance was a credit card, loan or mortgage (*please include any store cards or catalogue accounts as a credit card*);

	Card	Loan	Mort		Card	Loan	Mort
Barclays				Halifax/Bank of Scotland			
Barclaycard				Sainsbury's Bank			
Woolwich				AA Finance			
Littlewoods				Aqua Credit Card			
EGG Credit Card							
First Plus				Lloyds/TSB			
Morgan Stanley				Cheltenham & Gloucester			
Monument							
Goldfish				Capital One			
HSBC				MBNA/Virgin Money			
First Direct							
HFC Bank				Clydesdale			
Beneficial Finance				Yorkshire Bank			
John Lewis							
M&S Money				Nationwide			
DFS Finance							
Dixons Store Group				Tesco Bank			
Royal Bank of Scotland				The Co-operative			
NatWest							
Mint Credit Card				Blackhorse			
Santander				Welcome Finance			
Abbey National							
Alliance & Leicester				Other (please specify)			

Please answer the below questions if you'd like to hear about other potential claims or products;

- | | |
|---|----------|
| 1. Have you ever paid a monthly fee for your bank account in exchange for benefits? | YES / NO |
| 2. Do you have life insurance, critical illness cover or income protection? | YES / NO |
| 3. Have you ever been on a flight which was delayed by at least three hours? | YES / NO |
| 4. Do you have solar panels or cavity wall insulation on your property? | YES / NO |



TERMS AND CONDITIONS

Applicant Name(s):

Contact Number(s):

Address:

Email Address (es):

I/we hereby appoint Total Reclaim Ltd T/A High Street Claims to act on my/our behalf as my/our sole Agents in respect of all my/our claim(s) for mis-sold Payment Protection Insurance / Packaged Bank Charges. I/we shall provide all information required by High Street Claims as requested by return. I/we agree to forward all details received from the bank(s) or lender(s). I/we shall not enter into any agreement with the Bank(s)/Lender(s) without first consulting High Street Claims.

WHAT HIGH STREET CLAIMS WILL DO:

- a) We will progress your case(s) by assessing each of your application(s) and endeavour to inform you of the outcome within 28 days of receipt of the completed claim pack(s).
- b) We will endeavour at all times to act in your best interests in progressing your claim(s).
- c) We will assist you in completing all or part of the application(s), and/or any subsequent forms which you may be experiencing trouble with.
- d) We will inform you of all offers that we receive from the bank(s) or lender(s).
- e) We will consult with the lender(s)/bank(s) and locate any other accounts that may be eligible for PPI/PBA to enable us to progress all claim(s) on your behalf.

CANCELLATION

High Street Claims have the right to cancel this agreement at any time and no fee will be payable by you if we think there are no grounds for a complaint or that your claim is unlikely to succeed. The Company shall have the right to terminate the contract by giving written notice to the client at any time to immediately terminate the contract if there is any material breach by the client of any term within the contract. There is a 14 day cooling off period in which you may cancel the agreement in writing without charge. In the event that the client terminates the contract after 14 days the Company are entitled to make a cancellation charge that will reflect the work undertaken by the Company in pursuit of the claim. If a reasonable offer is made and the client then cancels High Street Claims will be entitled to claim our full fee of 20% plus VAT.

Cancellation of any claims can be made via any reasonable means. If it is found that, following termination of the agreement, a successful claim is upheld, money is recovered and that High Street Claims was the effective cause of such settlement, High Street Claims original invoice will remain valid. The full invoice will fall due in respect of the original agreement of 20% plus VAT).

LAW & JURISDICTION

The law applicable to this contract shall be English Law and the parties consent to the jurisdiction of the English courts in all matters affecting this contract. Services provided to the Client may include commencement of legal proceeding(s) to recover compensation, but this is not applicable in every case. The Company makes no representation or warranty to the Client that compensation will be obtained or is in any way guaranteed.

FEES & PAYMENT

High Street Claims will endeavour to recover all monies owed. Example: Compensation awarded to the client is £500.00 our fee is £120.00 inclusive of VAT being 20% plus VAT of the total amount recovered. Once the client receives compensation payment direct, the client **MUST** pay High Street Claims commission(s) within 14 days of cleared funds being received.

COMPLAINTS

High Street Claims has an internal complaints procedure. Complaints can be made via any reasonable means including by telephone, e-mail, writing and in person. You can write to us at: Compliance Department, High Street Claims, 3rd Floor Merchant House, 30 Cloth Market, Newcastle Upon Tyne, NE1 1EE or e-mail us at info@highstreetclaims.com or by calling our offices on 0191 211 4120.

DECLARATION

I/We confirm that I/we have read and agree to the above terms and conditions and by signing below confirm the acceptance of the terms and conditions of the agreement with High Street Claims and wish them to act on my/our behalf. The agreement is a binding contract and by signing it you accept its terms.

	Applicant 1	Applicant 2
Signature:		
Date Signed:		

LETTER OF AUTHORITY

	Applicant 1	Applicant 2
Full Name:		
Previous Name(s):		
Date of Birth:		
Current Address: (including Postcode)		
Previous Addresses: (including Postcode)		

To: _____ **in respect of the following credit type(s);**
CREDIT CARDS/LOANS/MORTGAGES (delete if not applicable).

I/we have instructed and authorised Total Reclaim Ltd T/A High Street Claims (HSC), to act as my/our sole representative on my/our behalf for the purpose of DISP2.7.2R and to pursue all aspects they consider necessary in relation to my/our dealings with your firm. This Letter of Authority relates to the products and accounts I/we have, or have had, with you including all Credit Cards, Loans, Mortgages, Store Cards or other forms of finance. I/we instruct and give permission for you (the bank/building society/card provider/finance provider/loan broker/underwriter/insurance provider/financial advisor) to immediately release any information HSC may ask for by telephone or in writing (including by fax or email). This includes information in response to a request made under sections 77-79 of the Consumer Credit Act 1974 and/or section 7 of the Data Protection Act 1998. I/we have a legally binding contract with HSC and I/we instruct that you contact them whenever you need to send me/us information or contact me/us in connection with this matter. I/we hereby authorise and instruct HSC to pursue any complaint on my/our behalf, and for any documentation relating to this matter held by any party involved to be disclosed to HSC upon request. I/we further authorise and instruct the providers, brokers or underwriters of my/our plans, investments, relevant loans, mortgages, credit cards, bank accounts, banking facilities or other finance to provide information (and if requested confirmation in writing) on their request to HSC. I/we authorise and instruct HSC to obtain any information from any third parties for the purposes of fully investigating, pursuing and settling any potential complaint I/we have authorised and instructed HSC to make. I/we understand that copies of this Authority may be given to other parties to facilitate the transfer of information and any such copy shall have the same validity as the original. I/we understand that, in addition to the present Letter of Authority I/we will need to provide further information when raising an expression of dis-satisfaction to the Lender, about the underlying product(s), service(s) and where known, specific account number(s) being complained about. Doing so will enable the Lender to assess and determine the complaint as quickly and as effectively as possible.

	Applicant 1	Applicant 2
Signature:		
Date Signed:		