You don’t need to use a claims management company (CMC). Please contact us directly – we handle complaints in the same way, within the same timeframe and without charging any fees. Making a complaint about PPI or PPI commission won’t affect your relationship with us.

At minimum, your PPI complaint should include:
• your full name
• your date of birth
• your phone number
• your current address

You should also include the following if you know it:
• your previous addresses
• your PPI policy number or account number
• when you bought your PPI policy
• when you took out the loan or credit product that the PPI covered
• your circumstances at the time you bought PPI, such as employment status
• and the company or organisation you worked for

Making a complaint will not affect your relationship with us, and will have no impact to your credit history or your ability to get financial products from your provider in the future.

Don’t worry if you can’t remember all of the information, or you do not have any paperwork, you can still complete the questionnaire with as much information as possible and submit this to us.

By completing the PPI Questionnaire we will have all the information we need to assess your complaint.

The Complaint Form asks for your personal and financial details in relation to Payment Protection Insurance ("PPI") or Credit Repayment Protection ("CRP") products and your relationship with Egg Banking Plc, CitiFinancial Europe Ltd or Future Mortgages Ltd (Dukinfield Mortgages Ltd).

We will use these details in investigating your complaint and to contact you in relation to your complaint. For more information of how we use your details please refer to the Privacy Statement on our website

By submitting these details using the Complaint form, you are confirming you wish to raise a complaint about the products and or businesses you indicate below.

Canada Square Operations Limited (formerly known as Egg Banking plc), part of Citigroup, handles all complaints arising from insurance products from Egg Banking Plc, CitiFinancial Europe Ltd or Future Mortgages Ltd (Dukinfield Mortgages Ltd). Canada Square Operations Limited is the data controller of the information you submit using the PPI Complaint Form.
section A: about you

A.1 your name and contact details

<table>
<thead>
<tr>
<th>your details</th>
<th>details of anyone complaining with you</th>
</tr>
</thead>
<tbody>
<tr>
<td>surname</td>
<td>title</td>
</tr>
<tr>
<td>first name(s)</td>
<td></td>
</tr>
<tr>
<td>date of birth</td>
<td></td>
</tr>
<tr>
<td></td>
<td>d  d  m  m  y  y  y  y</td>
</tr>
</tbody>
</table>

address for writing to you (including your postcode)

<table>
<thead>
<tr>
<th>daytime phone</th>
<th>mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td>home phone</td>
<td>email</td>
</tr>
</tbody>
</table>

A.2 if someone is complaining on your behalf (e.g., a relative or claims manager) please give us their details

By completing this part of the form with the details of a joint product or policy holder, you are confirming you wish to raise a complaint on behalf of both yourself and the joint product or policy holder. You are also giving us consent to process the joint product or policy holder’s details in line with the terms of our Privacy Statement. If you only wish to raise a complaint for yourself, even if the product or policy was held in joint names, answer this question as “no” and only complete the areas relevant to you.

<table>
<thead>
<tr>
<th>their name</th>
<th>relationship to you</th>
</tr>
</thead>
</table>

address for writing to them (including postcode)

<table>
<thead>
<tr>
<th>their daytime phone</th>
<th>their fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>their email</td>
<td>their ref</td>
</tr>
</tbody>
</table>
section B: about the sale of the insurance

B.1 when did you take out this payment protection insurance?

[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

can’t remember [ ]

B.2 did the payment protection insurance provide single cover (to cover just you) or joint cover (to cover you and your partner)?

[ ] single

[ ] joint

B.3 how was this insurance sold to you?

You might have been sold the insurance at a different time to when you took out your loan or credit.

[ ] during a meeting

[ ] during a phone conversation

[ ] you were given a leaflet to fill in

[ ] over the internet

[ ] by post

[ ] can’t remember

B.4 did the financial business give you advice or recommend that you take out this insurance?

[ ] yes

[ ] no

[ ] can’t remember

B.5 how did you pay for this insurance?

[ ] with a single payment ("premium") paid up-front as a one-off

[ ] with a “premium” paid each month

[ ] not sure

B.6 what’s the current situation with this insurance?

[ ] the insurance is still running

[ ] the insurance ended when the loan was paid off

(or when the credit card account was closed)

[ ] the insurance was cancelled (if so, when did this happen?)

[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

d d m m y y y y

payment protection insurance: consumer questionnaire
section B: about the sale of the insurance

B.7 have you ever made a claim on the payment protection insurance you're complaining about?

☐ yes * ☐ no

* If “yes”, tell us below why you claimed on the policy (for example, you were made unemployed) and the date of your claim. Also tell us if the insurer turned down your claim.

Please enclose copies of any paperwork you received from the insurer about this claim.
### C.1 what did you buy the payment protection insurance to cover?

- [ ] a personal loan
- [ ] a business loan
- [ ] a credit card
- [ ] a mortgage
- [ ] an overdraft
- [ ] a store card
- [ ] a loan secured on your home *in addition* to your mortgage
- [ ] catalogue shopping
- [ ] hire purchase
- [ ] not sure

**what was the account number?**

This account number will be different to the insurance policy number on page 1 (at question A.4).

### C.2 what was your reason for borrowing the money (or taking out the credit)?

- [ ] refinancing or consolidating other debts
  
  (if so, please complete question C.3 on the next page)
- [ ] buying a car
- [ ] paying for home improvements
- [ ] paying for a wedding
- [ ] paying for a holiday
- [ ] non-essential spending (for example, buying a new TV)
- [ ] essential everyday spending (for example, rent, household bills or food shopping)
- [ ] business loan
- [ ] other (please tell us more below)
section C: about the money you borrowed

C.3 if you borrowed the money to pay off other debts, please tell us more about those debts?

<table>
<thead>
<tr>
<th>what were the names of the companies you had those other debts with?</th>
<th>were they credit cards or loans?</th>
<th>how much did you owe?</th>
<th>when did you take them out?</th>
<th>when did you pay them off?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>£</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>£</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>£</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

C.4 have you ever missed payments – or gone into arrears – on the loan or credit you listed in question C.1?

☐ yes * ☐ no

* If “yes”, please tell us more below.
For example – how many times have you missed payments and by how much – and what’s your current situation?
section D: about your personal circumstances

D.1 at the time you took out the payment protection insurance, what was your employment status (and your partner’s – if relevant)?

<table>
<thead>
<tr>
<th>you</th>
<th>your partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ employed</td>
<td>□ employed</td>
</tr>
<tr>
<td>□ self employed</td>
<td>□ self employed</td>
</tr>
<tr>
<td>□ temporary / agency worker</td>
<td>□ temporary / agency worker</td>
</tr>
<tr>
<td>□ not working</td>
<td>□ not working</td>
</tr>
<tr>
<td>□ retired</td>
<td>□ retired</td>
</tr>
<tr>
<td>□ director of own company</td>
<td>□ director of own company</td>
</tr>
<tr>
<td>□ student in full-time or part-time education</td>
<td>□ student in full-time or part-time education</td>
</tr>
<tr>
<td>□ working fewer than 16 hours</td>
<td>□ working fewer than 16 hours</td>
</tr>
<tr>
<td>□ not known</td>
<td>□ not known</td>
</tr>
<tr>
<td>□ other</td>
<td>□ other</td>
</tr>
</tbody>
</table>

If you were a student – but also had a job – how many hours were you working each week?

If your partner was a student – but also had a job – how many hours were they working each week?

D.2 if your employment status has changed since you took out the insurance, tell us how.

For example – if you were self-employed, but are now employed.

D.3 what type of work did you do when you took out the payment protection insurance – and what was the name of your employer?

<table>
<thead>
<tr>
<th>you</th>
<th>your partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>type of work</td>
<td></td>
</tr>
<tr>
<td>name of your employer(s)</td>
<td></td>
</tr>
</tbody>
</table>
### D.4 how long had you been working there, when you took out the payment protection insurance?

<table>
<thead>
<tr>
<th></th>
<th>you</th>
<th>your partner</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>years</td>
<td>years</td>
</tr>
<tr>
<td></td>
<td>months</td>
<td>months</td>
</tr>
</tbody>
</table>

### D.5 if you were employed when you took out the insurance, would you have received any pay from your employer – if you were off work due to sickness or an accident – or if you were made redundant?

<table>
<thead>
<tr>
<th></th>
<th>you</th>
<th>your partner</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□ yes *</td>
<td>□ yes *</td>
</tr>
<tr>
<td></td>
<td>□ no</td>
<td>□ no</td>
</tr>
<tr>
<td></td>
<td>□ can’t remember</td>
<td>□ can’t remember</td>
</tr>
<tr>
<td></td>
<td>□ not relevant (as you weren’t employed)</td>
<td>□ not relevant (as they weren’t employed)</td>
</tr>
</tbody>
</table>

* If “yes”, what pay would you have received from your employer?

- □ less than 3 months
- □ 3 months or more, but less than 6 months
- □ 6 months or more, but less than 12 months
- □ 12 months or more
- □ no pay (or statutory pay)
- □ other (please tell us more below)

### D.6 if you hadn’t been able to work (because you were ill, in an accident or had been made redundant), would you have had any other way of making your repayments?

For example – from savings or other insurance policies.

<table>
<thead>
<tr>
<th></th>
<th>you</th>
<th>your partner</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□ yes *</td>
<td>□ yes *</td>
</tr>
<tr>
<td></td>
<td>□ no</td>
<td>□ no</td>
</tr>
</tbody>
</table>

* If “yes”, how would you have made your repayments – if you hadn’t been able to work?

- □ from savings or insurance – worth less than 3 months of your pay
- □ from savings or insurance – worth 3 months or more, but less than 6 months of your pay
- □ from savings or insurance – worth 6 months or more, but less than 12 months of your pay
- □ from savings or insurance – worth 12 months or more of your pay
- □ none
- □ by some other means (please tell us more below)
D.7 when you took out this insurance, did you or your partner have any health problems – or were either of you registered as disabled?

<table>
<thead>
<tr>
<th>you</th>
<th>your partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] yes *</td>
<td>[ ] yes *</td>
</tr>
<tr>
<td>[ ] no</td>
<td>[ ] no</td>
</tr>
</tbody>
</table>

* If “yes”, have you ever been off work because of this condition – and if so, for how long?
section E: about your complaint

this page is for you to tell us what happened – when you took out the payment protection insurance

For example, please tell us any details you remember about:

- Where the sale took place – and who you spoke to at the financial business.
- The information you were given before you took out the insurance.
- How the cost, benefits and terms of the insurance were explained to you.
- The questions you asked before taking out the insurance.
- Why you decided to take out the insurance.

If you need more space, please use the spare page at the end of this questionnaire.

Please send us copies of any documents you have from when you took out the payment protection insurance.

finally, tell us why you are now unhappy with the insurance

If you need more space, please use the spare page at the end of this questionnaire.
section F: your declaration

“I confirm I want to make a formal complaint about the sale of the payment protection insurance described in this questionnaire.

I confirm that all the information I have given in this questionnaire is true and accurate to the best of my knowledge.

_________________________  ____________________________
your name                  your signature

_________________________  ____________________________
your name                  your signature

You (and your partner, if it’s a joint complaint) need to sign here – even if someone else is bringing the complaint on your behalf.

If someone is complaining for you (eg a relative or claims manager), your signature here means you authorise the person named on page 1 to represent you in this complaint.

please tick ✓ to confirm you have ...

□ included everything you want to tell us about your complaint
□ signed the declaration above
□ enclosed copies of all relevant documents
or
□ not enclosed any documents with this form