

Summary of Key Information Document

Other Methods & Services - You can submit a claim directly to the lender yourself for no charge. You can also approach the Financial Ombudsman Service (FOS) and Financial Services Compensation Scheme (FSCS) for free to review your case, providing it falls within their remit and you have approached your lender first. You also have the right to seek further advice from other legal firms or consumer organisations if you wish to.

	PPI Check	PPI Claim
MMT SERVICE	This Free Check aims to confirm with your lender if you had or have PPI for all products that you advise us of.	Where there is a reasonable belief that PPI is or may have been present, we will complete a PPI questionnaire with you, in order to present your PPI Claim as accurately as possible.
	If the status is no PPI, you will be advised and we will close the matter at no charge.	The aim is to determine whether PPI was mis-sold on any and all products taken with your lender by presenting a formal complaint to be investigated.
	Where PPI is or may have been present, we will contact you to proceed onto the PPI CLAIM Service.	We will liaise with you to gather appropriate information relating to your matter(s) before presenting a case.
		If there is no PPI, you will be advised and we will close the matter at no charge.

YOUR INPUT	<ul style="list-style-type: none"> • Provide us with as much accurate, detailed information and documentation that you have about your policy to allow us to process a claim. • Tell us if you have a change of details such as name, address or other contact details. • Return to us with any information that we need from you as soon as possible to avoid delays. • Tell us if the lender contacts you directly, including advising us if you receive an offer or rejection or if payment is sent to you by the lender direct. • Allow us to deduct our fee before forwarding the balance to you if a lender makes the payment direct to us.
CANCELLATION	<p>Your Cancellation Rights -The PPI Claim can be cancelled within 14 days of agreeing to it at no charge, and any PPI Check work undertaken will not be charged for. If you wish to cancel outside of this time and an offer has been made our fees will apply. You can request to cancel via phone on 0800 103 2631 or 01925 552923 email at complaints@moneymt.co.uk via our online cancellation form at www.moneymt.co.uk or in writing at Money Management Team Limited, Unit D Ribban Court, 20 Dallam Lane, Warrington, Cheshire, WA2 7NG</p>
TIMESCALES	<ul style="list-style-type: none"> • May vary from time to time, on a case by case basis and are dependant on a number of factors, for example, Further Information requests or lender backlogs. • PPI CHECK: On average we receive a response to the PPI Check within 6 weeks of issue to the lender. • PPI CLAIM: A decision on a PPI Claim is on average 8-16 weeks from the date of the lender’s acknowledgement. • Where the Financial Ombudsman Service (FOS) or the Financial Services Compensation Scheme (FSCS) is used, timeframes may vary considerably. • We will aim to update you within 10 days of receiving a lender update, and where no update is available a minimum of every 6 months. You can contact us at any time to request an update.
OUR FEES	<p>Claim Service Fees - Our fees are 20% + vat a total of 24% of the total redress offered by the lender of any successful mis sell enquiry or claim. Lenders may offset refunds against outstanding balances. If the refund goes towards your outstanding debt our fees will still apply. If the PPI Claim is unsuccessful you will not be charged. Our fees should be paid within 10 days of your payment being cleared in your account. MMT Fee illustrations below: <i>not an estimate of amount likely to be recovered from the lender.</i></p>

Total Recovered	£1,000	MMT Fees @ 20% £200+VAT £40	Total Fees £240	Customer Receives £760
Total Recovered	£3,000	MMT Fees @ 20% £600+VAT £120	Total Fees £720	Customer Receives £2280
Total Recovered	£10,000	MMT Fees @ 20% £2000+VAT £400	Total Fees £2400	Customer Receives £7600