

MBNA customer questionnaire: credit card payment protection insurance

WHAT IS THIS QUESTIONNAIRE FOR?

- This questionnaire is for you to bring a complaint about the sale of payment protection insurance (PPI).
- It asks you for the personal and financial details needed to investigate your complaint.
- It asks you for details about your circumstances at the time of the sale of the PPI, and for your recollections about what happened during the sale.
- We have tried to make the questionnaire as straightforward as possible. You can help by giving us as much information as possible, which may mean it takes some time to complete. The aim is to gather all the key information in one place so that the complaint can then be assessed more quickly.
- We may still sometimes need to contact you to ask additional questions, or to clarify answers you have given. Providing your mobile phone number will ensure that we can contact you for any additional questions we may have.
- We aim to provide a response to your complaint within eight weeks.
- You may wish to take a photocopy of the completed questionnaire, to help you if you later decide to refer the complaint formally to the Financial Ombudsman Service.

HOW TO COMPLETE YOUR QUESTIONNAIRE

We have provided the PPI sale date for your convenience. Please complete all sections of this questionnaire in relation to your circumstances as at the PPI sale date. We will deem the information provided in the questionnaire to be relevant to this date.

The questions in **Section D** are particularly important as they are about your individual circumstances at the time that you took out the PPI. If you do not give specific and clear information in Section D, it will make it more difficult for us to properly consider your complaint, and may result in a decision that is not in your favour. We will give full consideration to the information that you provide.

In **Section D.4**, you must provide clear information about your employee benefits at the time you took out the PPI. Would you have been entitled to statutory sick pay and statutory redundancy pay, or did your employer provide more generous benefits? If your employer provided more generous benefits, what were they?

In **Section D.8**, if you tick the “yes” box it is very important that you give us information about any savings or other insurance policies that you had at the time you took out the PPI. How much did you have in savings? What were your other insurance policies worth and in what circumstances would they have paid out?

Please make sure that you tell us in **Section E** how any weakness in the way we sold PPI to you affected your decision to purchase the PPI. You should also tell us why you are now unhappy with the insurance and why you think it does not suit your needs. Again, if you do not provide this information it will make it more difficult for us to properly consider your complaint, and may result in a decision that is not in your favour.

Section F if you decide to provide us with your bank details you are permitting us to make any payment due directly into your bank account. The bank account information you provide must be in your name (as the cardholder) and must be to an account that will accept payments by BACS Direct Credit, if you are unsure please contact your bank. If we are unable to validate the bank details you have provided any payment due will be made by Cheque.

Please note – When returning the questionnaire, please use a large letter stamp on the return envelope provided.

We may ask you for evidence to support the information you provide. If this is required, please ensure you send photocopies and not original documents.

The complaints process is easy to understand and free. Claims management companies may charge you an upfront fee and take a potential share of any refund you receive. However, we do not treat complaints received directly from customers any differently from complaints received by claims management companies. Complaining through a claims management company will not be any quicker than contacting us directly and could cost you money.

our ref:

**MBNA customer questionnaire:
credit card payment protection insurance**

Section A: about you

A.1 your name and contact details

your details

surname

title

first name(s)

date of birth

| | | | | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| d | d | m | m | y | y | y | y |

previous name we may have known you as

title

address for writing to you, including your postcode

daytime phone

mobile

home phone

email

previous address your account was registered to, including its postcode (if applicable)

A.2 if someone is complaining on your behalf please give us their details

their name

relationship to you

address for writing to them,
including postcode

their daytime phone

their fax

their email

their ref

A.3 what is the name of the financial business you are complaining about?

A.4 what is the account number(s) you are complaining about?

A.5 when you opened your credit card we asked you to provide a number of details for security purposes. In order for us to be satisfied that you are who you say you are, we need you to provide some of these.

First two letters of your mother's maiden name
e.g. for Smith this would be S M

First two letters of your place of birth
e.g. for Manchester this would be M A

Section B: about the sale of the PPI

B.1 when did you take out this PPI?

| | | |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| d d | m m | y y y y |

can't remember

B.2 how was this PPI sold to you?

You might have been sold the PPI at a *different time* to when you took out your credit card.

- during a meeting during a phone conversation you were given a leaflet to fill in
 over the internet by post can't remember

B.3 were you given advice or was it recommended that you take out this PPI?

- yes no can't remember

B.4 have you ever made a claim on the PPI you are complaining about?

- yes no

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

Section C: about the money you borrowed

C.1 what was your reason for taking out a credit card?

- balance transfer or consolidating other debts non-essential spending (for example, buying a new TV)
 buying a vehicle (for example car or bike) essential everyday spending
(for example, rent, household bills or food shopping)
 paying for home improvements business purposes
 paying for a wedding other (please tell us more below)
 paying for a holiday

C.2 have you ever missed payments or gone into arrears on the credit card?

- yes no If "yes", please tell us more below. For example, how many times have you missed payments and by how much, and what your current situation is.

Section D: about your personal circumstances

Please note: This section should be completed in relation to your circumstances at the time you took out the PPI, **NOT** your current circumstances. Please refer to the PPI sale date which has been provided for your convenience.

D.1 at the time you took out the PPI, what was your and your partner's employment status?

you

- employed (working 16 hours or more)
- self employed
- not working
- director of own company
- temporary / agency worker
- working fewer than 16 hours
- retired
- student in full-time or part-time education
- not known
- other

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

your partner

- employed (working 16 hours or more)
- self employed
- not working
- director of own company
- temporary / agency worker
- working fewer than 16 hours
- retired
- student in full-time or part-time education
- not known
- other

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

D.2 if you or your partner were employed or self employed at the time you took out the PPI, please answer the following regarding your employment:

you

your partner

occupation

employer(s) name

gross annual income before tax

£

£

time with employer

years months

years months

D.3 if you were self employed at the time you took out the PPI, please answer the following in relation to your business:

- a sole trader
- in a partnership
- employed by your own limited company
- worked from home
- had business premises
- had employees

If you had employees please tell us how many

D.4 if you were employed at the time you took out the PPI, would you have received any pay from your employer, if you were off work due to an accident or sickness, or if you were made redundant?

- yes no can't remember not relevant (as you were not employed)

Please note: Statutory sick pay (SSP) and statutory redundancy pay (SRP) are the minimum payments the government requires an employer to pay. SRP is paid dependant upon an individual's age and time in service, with up to a week and a half's pay per year in service. **We want to know whether you would have received anything in addition to SSP and SRP.**

If "yes", please tell us in the two sections below what pay you would have received from your employer.

Sick pay:

- I would have received statutory sick pay only
 I would have received additional benefit from my employer (please provide detail below)

Generally speaking, when an employer provides an additional sickness benefit it is usually for a certain amount of time at a percentage of salary i.e. 1 month's salary at 100% and 1 month at 50%. You need to tell us what your employer would have paid you below.

My employer would have paid me sick pay for month(s) at % of salary

then paid me a further (if applicable) month(s) at % of salary

- Other (please provide details in the space below)

Redundancy pay:

- I would have received statutory redundancy pay only
 I would have received additional benefit from my employer (please provide detail in the space below)

D.5 if your employment status has changed since you took out the PPI, tell us how and when.

For example – if you were employed, but are now self-employed or retired. If you have retired since taking out the PPI, please confirm the date you retired.

D.6 if you were not employed at the time you took out the PPI, please answer the following regarding your circumstances:

| | | | |
|--------------------------|----------------------|---------------------|----------------------|
| source(s) of your income | <input type="text"/> | gross annual income | <input type="text"/> |
| | | £ | |

D.7 in order for us to gain an understanding of your financial circumstances at the time you took out the PPI, please answer the following regarding your monthly financial outgoings:

| | | | |
|--------------------------|------------------------|-------------------------|------------------------|
| mortgage / rent | £ <input type="text"/> | council tax / utilities | £ <input type="text"/> |
| other credit commitments | £ <input type="text"/> | number of dependants | <input type="text"/> |

A dependant is someone whom you are financially responsible for, such as a child or elderly relative.

D.8 if you had not been able to work at the time you took out the PPI (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. yes no

If “yes”, how would you have made your repayments, if you had not been able to work?

Savings: yes no
If “yes”, then please tell us about how much savings you had, how quickly they could be accessed and whether there was any penalty for doing so.

Investments: yes no
If “yes”, then please tell us about how much you had invested, what it was invested in, how quickly it could be accessed and whether there was any penalty for doing so.

Other policy: yes no
If “yes”, then please tell us about what this policy covered, how much it would have paid out and how long you would have had to wait before it paid out.

Some other means: yes no
If “yes”, then please tell us about what these other means were and how much was available to you.

D.9 when you took out this PPI, did you have any health problems or were you registered as disabled?

yes no *If “yes”, please tell us more below.*

What was your condition / disability?
e.g. diabetes

When did this condition start?

e.g. January 2005

What time off work have you had to take?

e.g. one week in 2005, three weeks in total or none

D.10 what was your residential status at the time you took out the PPI?

homeowner

tenant

living with parents

can't remember

other (please tell us more below)

Section E: about your complaint

this page is for you to tell us anything else about your complaint, including what happened when you took out the PPI

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

- Where the sale took place and who you spoke to at the time
- The information you were given before you took out this PPI
- How the cost, benefits and terms of the PPI were explained to you
- The questions you asked before taking out this PPI
- Why you decided to take out this PPI
- Any changes to your health since you took out the PPI

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

finally, tell us when you first realised there was a problem with the PPI and why you are now unhappy with it

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

Section F: your declaration

“ I confirm I want to make a formal complaint about the sale of the PPI 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. I consent to you using this information when decisioning my complaint. MBNA may store the information on its own internal systems located in the U.K. ”

(MBNA will keep information about you for only as long as we need to or are allowed to by law.)

| | | | | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| d | d | m | m | y | y | y | y |

your name

your signature

You need to sign here – even if *someone else* is bringing the complaint on your behalf.

If someone is complaining for you (e.g. a *relative or solicitor*), your signature here means you authorise the person named in Section A to represent you in this complaint.

Payment details

Should we need to make a payment to your bank account, please provide us with the bank account number and sort code number you wish us to make the payment. The bank account must be in your name (the cardholder) and to an account that accepts payment by BACs Direct Credit (e.g. a Current account).

Bank Account Name:
(Cardholder)

Bank Account Number:

Sort Code:

please use this section if you need more space

question
number

your answer