

Mortgage payment protection insurance additional information

1. The payment protection insurance (PPI) complaints deadline has passed

The FCA set a deadline of 29 August 2019 for PPI complaints and delivered a nationwide communications campaign to raise awareness of this deadline among consumers. Generally, if members didn't make a complaint to their provider on or before 29 August 2019, they can no longer claim money back for PPI by complaining to providers or the Financial Ombudsman Service.

2. After you've complained about PPI / complaints made on or before 29 August 2019

If members have already complained about the sale of PPI on or before 29 August 2019, then the provider should firstly acknowledge that they have received the complaint. Within 8 weeks of receiving the complaint, members should also either receive a final response or a communication outlining when they can expect a final response. Please note that the run up to the deadline is a particularly busy period, which may result in a final response being delayed.

3. What to do if you're unhappy with your final response

If members aren't happy with the final response, including if the complaint is rejected, or they do not hear back, they should speak to their provider. If they still aren't satisfied after contacting their provider about your issue, they can complain to the Financial Ombudsman Service.

4. Deadline for complaints to the Financial Ombudsman Service

If members received a final response letter and wish to complain to the Financial Ombudsman Service, they must refer the complaint to the Financial Ombudsman Service within 6 months of the date the letter was sent.

5. Exceptional circumstances

Members may be able to complain after the deadline if they couldn't complain within the time limit because of 'exceptional circumstances'. Please contact our customer service team to discuss this directly.