

Thank you for deciding to use Hidenda to claim back mis-sold PPI. Please read the whole of this page and follow the simple instructions. If you need to download and print out any of the forms mentioned in this document you can do so by visiting [www.hidenda.com/qa](http://www.hidenda.com/qa)

## Step 1. Complete and sign the following paperwork:

### Letter of Engagement

This is a contract between you and Hidenda. This needs to be signed by you. However, if you are already a customer of Hidenda or have recently returned a signed Letter of Engagement with other claim forms, you do not need to fill in a further form.

#### Very important please read:

For joint accounts only one of you needs to sign the Letter of Engagement.

### Letter of Authority

This is to authorise Hidenda, and any solicitor it chooses to appoint, to act on your behalf when dealing with a lender to reclaim the mis-sold PPI on your loans, credit/store cards or mortgages.

#### Very important please read:

You must complete and sign a separate Letter of Authority for each individual lender. For joint accounts both signatories need to sign this form.

## Step 2. Complete the 'Mis-sold PPI Questionnaire'

For Hidenda to be able to successfully claim back your money you must go through the questionnaire putting a tick in the box of each statement that applies to you.

## Step 3. Return your signed and dated paperwork to Hidenda:

When you have signed and dated all the paperwork and completed the 'Mis-sold PPI Questionnaire' please return it in a plain envelope and write the words 'FREEPOST HIDENDA' on the front. No stamp or address is required. Your paperwork will be delivered to our Head Office.

## What happens next?

We will notify you to confirm receipt of your paperwork and start to process your claim on a no win no fee\* basis.

Assuming you have a valid claim, you should receive your money in approximately 8-12 weeks, but on some occasions it could take longer especially if the claim has been brought to the Financial Ombudsman Service. Each financial company has their own individual policy to negotiate claims. However, we will keep you informed as to the progress of your claim.

\* If you cancel on request after 14 days then you may be subject to a cancellation charge (please refer to section 3 & 5 of the Terms and Conditions).