

YOUR CLAIM MATTERS – PLEVIN PPI KEY FACTS

The Company

Your Claim Matters (YCM) is a claims management company and is a trading style of Victor Hydon Ltd, a company registered in England and Wales, company registration number 09086740, registered address Swinford House, Albion Street, Brierley Hill, West Midlands, England, DY5 3EE. VAT Number 204 1226 68, ICO Reg No: ZA067879. Victor Hydon Ltd is authorised and regulated by the Financial Conduct Authority, firm reference number 833758 these details can be confirmed by visiting the Financial Services Register, www.fca.org.uk/register.

The Claims Services

YCM offers a free Plevin PPI checking service where we contact your lenders to find out if you had PPI and, if so, if the commissions were disclosed to you. If we identify that you may be able to make a claim for Plevin PPI we will refer you to a law firm who can pursue a claim on your behalf.

Client's Obligations

We will ask you to provide us with the authority to act on your behalf to contact lenders to find out if you may be able to make a claim for Plevin PPI. We also ask that you provide us with any information we may request without delay to enable us to review whether we think you may be eligible to make a Plevin PPI claim.

What happens if we identify that you may be eligible to make a claim for Plevin PPI?

Where we identify that you may be able to make a Plevin PPI claim we will recommend you to one of our panel of law firms who will contact your lender to make a claim on your behalf. **If your lender defends their position the law firm will look to issue Court proceedings against the lender on your behalf.** You are under no obligation to make a claim using the law firm we recommend; you can make a complaint through a law firm of your choice or you can approach the Financial Ombudsman Service for free advice or you can contact your lender. If you pursue a claim with one of our panel of law firms, they will charge a fee if your claim is successful. The law firm will ask you to sign their documentation (which includes information about their fees and cancellation policy) before they start your claim. For example, typically customers pay up to 40% plus VAT (up to 48% in total) of the amount recovered. The fee will be subject to your individual circumstances. If you cancel after the 14 day cooling off period they may charge a cancellation fee. We will receive an introducer fee from the law firm if you go ahead, this fee is not payable by you.

How YCM Keeps its Clients Updated?

If we identify you may be able to make a claim for Plevin PPI we will contact you to let you know, this will usually be by telephone but we may also contact you by post, email, text message or social media messaging (including WhatsApp and Facebook Messenger). If you pursue a claim with the law firm we recommend we will no longer be involved in the claim therefore any future updates on the status of your claim will come from the law firm.

Law Firm Fees

You will not be required to pay a fee to YCM for the Plevin PPI checking service. If you decide to pursue a claim with the law firm we recommend they will charge you a fee of between 18% (inc VAT) to 36% (inc VAT) of the amount recovered if your claim is successful. The amount the law firm charge will depend on the amount of compensation you receive as set out in the Solicitors Regulation Authority financial products and services fee restriction as set out in the table below

Band	Compensation Received		What the law firm will charge you (including VAT)	Max Total Fee Payable (including VAT)
	Lower (£)	Upper (£)		
1	£1	£1,499	36%	£504
2	£1,500	£9,999	33.6%	£3,000
3	£10,000	£24,999	30%	£6,000
4	£25,000	£49,999	24%	£9,000
5	£50,000	N/a	18%	£12,000

For example, if you receive compensation of £1,000 from your lender, the law firm's fee will be £360 including VAT. If you receive compensation of £3,000 the fee will be £1,008 including VAT and if you receive compensation of £10,000 the fee will be £3,000 including VAT. In addition, our partner law firm will charge an Administration Fee of up to £15.00, inclusive of VAT for each Claim they submit to your Lender(s) on your behalf, unless the Success Fee and Administration Fee are together greater than the upper limit identified above. The Administration Fee is payable to cover our partner law firm's administrative costs associated with your claim, including the cost of payment processing

Important Note: If the redress recovered by the law firm is used by the lender towards arrears owed, the client remains liable to pay out of his/her own funds the fee chargeable by the law firm.

Your Right to Cancel

You can cancel your agreement with YCM for the free Plevin PPI checking service at any time. There is no cancellation fee if you cancel the YCM free Plevin checking service. You can cancel with us at any time by emailing info@yourclaimmatters.co.uk or you can write to us at Your Claim Matters, 84 Salop Street, Wolverhampton, WV3 0SR. If we refer you to a law firm and you enter into a contract with them, they may charge you a cancellation fee if you cancel after the 14 day cooling off period. Details of their cancellation fees will be included in the documentation you will be asked to sign before they start your claim.

Available Alternatives:

You don't have to use YCM to check if you had Plevin PPI. You can contact the lender direct or you could choose another claims management company. If we identify that you may be able to make a claim for Plevin PPI claim and we refer you to a law firm you do not have to use the law firm we recommend; you can make a complaint using a law firm of your choice or you can contact the Financial Ombudsman Service for free advice.