

Ashley Howard
Payday Loan Claims Summary Document

About Us

Ashley Howard is a Claims Management Company (CMC) which focuses on financial mis-selling. We help our clients claim against products including Payday Loans, Payment Protection Insurance and Packaged Bank Accounts.

What Happens Next

We have used the information you provided when you made your enquiry to pre-populate our Letters of Authority which were sent to you separately. If you notice any corrections are needed, please email us so we can resend you corrected documents. Once you have completed these documents and have entered into an agreement with us to handle your claims, we will email you our information gathering form. This allows us to understand your circumstances around the sale of the Payday Loans which gives us the information we need to assess your potential claim and make it on your behalf if we ascertain merit to it. After we have made your claim, the Payday Lender has 4 weeks to acknowledge it and a further 8 weeks to come to a final decision. During this time, we may need to ask you for additional information to help progress the claim. Following a final decision, we will advise you if we do not believe the Payday Lender has made a fair response and work to escalate the claim to the Financial Ombudsman Service.

Client's Obligations

Ashley Howard considers that client co-operation is paramount in the claim process as it enhances the prospects of success. That so, the commitment Ashley Howard expects from clients is as follows: (a) providing information and instructions when requested and promptly; (b) completing paperwork; (c) co-operating with Ashley Howard at all times in the course of the claim process; and (d) not misleading Ashley Howard in any way.

How We Keep You Updated

We will keep you updated throughout the entire claim process, by email, text and letter. If you would like to check the progress of your claim, you can contact us by any of the following methods: Email: claims@ashley-howard.co.uk, Phone: 01625 524187 (Monday-Thursday 9:00-17:30, Friday 9:00-17:00), Post: Ashley Howard, Crown House, Manchester Road, Wilmslow, Cheshire, SK9 1BH.

Our Fees

We will apply a fee of 30% + VAT (36%) of any and all gross compensation* received and this will be payable upon the conclusion of any Claim. The fee illustration is not to be taken as an estimate of the amount likely to be recovered. Also, the fee that you will have to pay may be more or less than the amount shown in the illustrations.

	£	£	£
Redress Recovered:	1,000.00	3,000.00	10,000.00
Ashley Howard Charge @ 36% including VAT:	360.00	1,080.00	3,600.00
Net Compensation to Client:	640.00	1,920.00	6,400.00

*Gross Compensation

You should note that all compensation contains an element of statutory interest, (currently 8%), All lenders are obliged to deduct 20% tax from the 8% compensatory interest included in any offer of settlement. Our fee of 30% + VAT (36%) will be calculated on the gross compensation received before the 20% tax deduction. **Important Note:** If the redress recovered by Ashley Howard is used applied by the respondent towards arrears owed, the client remains liable to pay out of his/her own funds the fee chargeable by Ashley Howard.

Right to Cancel

There will be no fees payable if you cancel within 14 days of this agreement. If this agreement is cancelled by you when an offer of payment has been made, we will enforce our charges of 30% + VAT, which totals 36%. If after the 14 day cooling off period, you cancel this agreement prior to any offer of settlement being made, we reserve the right to charge you £50 + VAT per hour, for the administration of your claim, up to the point at which you informed us you would like to cancel. You have the right to terminate this agreement at any time by giving us a clear statement. You can do this through any form of communication. Email, telephone, in writing or using the cancellation form on our website.

Complaints Procedure

Our aim is to handle your complaint fairly, consistently and quickly. In order to do this, it will help if you provide as much information as possible. If we uphold your complaint, we will apologise, and we will try to explain what went wrong. Wherever possible, we will take steps to prevent the same errors happening again. We will always attempt to resolve your complaint at the point of contact. We will acknowledge your complaint within 5 working days of receipt and will aim to provide a full response within 4 weeks of the date of acknowledgment of your complaint. If we are unable to resolve your complaint within 4 weeks, we will advise you accordingly. We will then aim to provide you with a full and final response within 8 weeks of receipt of your complaint. If you have a complaint please contact us by phone on: 01625 524187, by letter or in person to: Ashley Howard, Crown House, Manchester Road, Wilmslow, Cheshire, SK9 1BH, by email to: complaints@ashley-howard.co.uk If you are not satisfied with our final response, the progress made or 8 weeks have elapsed since you raised your complaint with Ashley Howard, you may refer your complaint to the Financial Ombudsman. This can be done within six months from the date of the final response letter: Financial Ombudsman, Exchange Tower, Harbour Exchange Square, London E14 9SR, Phone on: 0800 023 4 567 or 0300 123 9 123, Email to: complaint.info@financial-ombudsman.org.uk.

Need to Know

You have the right to shop around and consider using the Financial Ombudsman Scheme independently or Citizen Advice Bureau or directly claim yourself to the Third Party for free. You should also consider, and tell us, if you have any other means of pursuing the Claim including using any legal expenses insurance.