**IMPORTANT!
PLEASE READ THEN DELETE THIS BOX**
This is a template letter for guidance. You need to add your details and where appropriate change the letter to suit your particular circumstances.

Once you’ve made changes, always print it out and read to check it makes sense to the recipient.

**ACTION POINTS**

**[BLUE BRACKETS]:** Put your specific info here, then delete the instructions (and change the text colour)
 **[RED BRACKETS]:** Just for info, after you’ve read delete

[insert your name

and address]

[insert date]

[insert name and

address of your bank]

Dear Sir or Madam,

**Comparative redress enquiry**

**Complaint reference number: [complaint reference number]**

**Account number: [account number]**

I am writing in relation to my complaint dated [insert date of first complaint] with regards to the mis-selling of the insurance sold with my loan.

I have recently discovered that as part of my original offer, you decided I would have taken out a cheaper kind of PPI, and this amount was taken from my refund.

I would like you to reopen my complaint and reconsider this decision. Even though you seem to be under the impression I wanted or would have benefited from another type of insurance at the time I took out my loan, I can confirm this was not the case. I did not want to buy any insurance at all, regardless of whether it was charged as a one off or monthly payment.

This is due to the fact that I [select from had cover from work which would help me make my repayments / had enough savings to cover my repayments / repaid the loan early so I did not need cover / refinanced my loan so there was no need for insurance].

I would like you to recalculate the amount of my offer to remove all types of insurance and repay me the difference between what I have already received and the full amount, including any interest I am entitled to.

If I have not heard from you within 14 days to say you will reopen my complaint, I shall be contacting the Financial Ombudsman Service.

Yours faithfully,

[insert your signature]

[insert your name (printed)]