

UKC/FOS



Barclaycard
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Call charges may apply. Please check with your service provider. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

Our reference: [REDACTED]
6 February 2020

Card number last four digits: [REDACTED]
Linked card number(s) last four digits: [REDACTED]

Dear [REDACTED]

Your Egg Card Repayment Protection (CRP) complaint has been upheld
Egg credit cards were transferred to Barclaycard in November 2011 and we will refer to your CRP as Payment Protection Insurance (PPI).

Our records show that you have other cards linked to this one. The card numbers for these linked cards are shown above and have been included in our investigation.

Thank you for providing the additional information we requested from you. I have carefully considered this in support of your complaint, together with all the other information we hold.

I have now finished investigating your complaint and agree that we mis-sold you Payment Protection Insurance (PPI) on your credit card on 14 February 2009. I am sorry that this policy was mis-sold and we will provide a refund of £673.43.

Please read this letter carefully as it provides important information about how I have calculated your refund and how you will receive it.

What this means for you

How your refund has been calculated

A	Refund of payments made by you for PPI policy This is the total of the monthly PPI payments made to April 2011	£379.79
B	Refund of Interest charged on PPI premiums and fees	£48.49
C	8% interest as statutory compensation This value includes an extra 10 days simple interest	£306.43
D	Refund of fees incurred due to PPI	£0.00
	Income tax deduction This is the value of 20% income tax deducted from 8% interest as statutory compensation	£61.28
E	Total refund payable = (A + B + C + D – TAX = E)	£673.43

Advice from the Financial Ombudsman Service

If you've employed the services of a Claims Management Company, and you're unhappy with the service you've received from them, you should contact them directly about your concerns. Following their final response, if you remain dissatisfied, you're entitled to refer your complaint about the Claims Management Company to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent, impartial body that will investigate your complaint, at no cost to you. For more information, please visit: <https://help.financial-ombudsman.org.uk/help>