

Mis-selling review questionnaire

Purpose of this form: We use this summary information to establish if you might have a case. Do not worry about having all the details below as it was some time ago. If we believe you have a case and you want to progress it, we will write to the bank or servicer in question and discover¹ all the relevant documents. This can run to hundreds of pages of information. The process after that is as follows:

1. We review all relevant documentation that your lender holds on you to ensure that the Consumer Protection Codes, in place at the time of the loan offer and drawdown, were followed;
2. Create your complaint and file with the credit institution and/or its representative if it has ceased trading or if the loan has been sold to a vulture fund;
3. We ensure the relevant firms respond to the complaint within the mandated 40 days; and
4. Assuming the claim is rejected by the firms, we then calculate your compensation claim and file the complaint with the Financial Services Ombudsman (FSPO).

Obtaining the relevant data from the originating bank, checking and creating your complaint to the FSPO may take up to 6 months. The time to process the complaint will vary depending upon the complaint and the FSPO's schedule and resources.

There is a one off payment of €250 to assist in covering our costs for the work outlined above.

When we file your complaint with the FSPO, we calculate compensation claim. We charge our full fees when you receive compensation. These fees are a percentage of the compensation you receive. ***If you do not receive any compensation; we do not receive any compensation.***

Your Details²:

	Party 1	Party 2
Title (Mr/Mrs/etc.)		
First name		
Family name		
Occupation or Retired		
Date of birth (dd/mm/yyyy)		

Property Details:

Address:	
Line 1	
Line 2	
Eircode	
Was this your primary family residence at time the loan was drawn down	Yes/No/Unsure ³
Estimated value ⁴	€

¹ As permitted under GDPR

² Please complete this form using block capital letters.

³ Please circle Yes, No or Unsure.

⁴ Your estimate; there is no need for a valuation

Loan Details⁵

Originating bank's name and account number	
Current servicer (if different to bank) and account number of your account	
Date loan was drawn down ⁶ (mm/yyyy)	
Amount drawn down	€
Was this an Interest Only loan	Yes/No/Unsure
Was this an Annuity ⁷ loan	Yes/No/Unsure
Was this initially Interest Only reverting to Annuity	Yes/No/Unsure
If Interest Only, did the bank enquire as to how you would pay off the capital at the end of term	Yes/No/Unsure
Did you inform the bank in writing how the capital is repaid at the end of term	Yes/No/Unsure
What was the interest rate at inception ⁸	
Was this to refinance your home from another lender	Yes/No/Unsure
Did you consolidate other debts into this mortgage	Yes/No/Unsure
Did you provide evidence of your income at the time	Yes/No/Unsure
Have you received notification that you defaulted on this loan at any point since draw down	Yes/No/Unsure
Did you self-certify ⁹ your income	Yes/No/Unsure
Have you been advised that you are in MARPs	Yes/No/Unsure
Have you been advised that you no longer have the protection of MARPs	Yes/No/Unsure

Any other comment you'd like to make¹⁰:

⁵ Please complete a separate form for each loan if there were additional top ups or equity releases

⁶ Please estimate if you cannot recall exact date

⁷ Loans that require repayment of capital and interest each month

⁸ Please chose from 1. ECB tracker, 2. Standard Variable or 3. Fixed rate. If ECB please state the margin, i.e. ECB +1.25%.

⁹ Some providers offered the facility to self-employed consumers to declare an income without evidence

¹⁰ Please use this section to elaborate on matters in this questionnaire only