#### NO WIN, NO FEE

If we can't complete your claim, then you won't pay a penny!

#### HAVE YOU Got A Question?

#### CONTACT Queensbeck

T: 0800 298 9511 E: contact@queensbeck.com W: www.queensbeck.com

#### AGREE COMPENSATION

**STEP** 

Queensbeck negotiate with your lender to agree compensation.

STEP

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#### ASSESSMENT & CLAIM

Queensbeck's lending experts and in-house lawyers review the documentation and prepare a letter of claim. This

is then submitted to your lender.

#### COMPLETE CLAIM PACK

Following your enquiry we will send out a claim pack and introductory letter for you to simply sign, date and return to us by freepost.

**STEP** 

### **OBTAIN EVIDENCE**

With the letter of authority provided in the claim pack you have returned, Queensbeck write to your lender to request your loan

STEP



WHAT IS AN UNFAIR RELATIONSHIP CLAIM? DID YOU KNOW ABOUT SECRET COMMISSIONS? The Consumer Credit Act 1974 ensures borrowers, like yourself, are fairly protected from predatory lending practices. What this means is that where it can be demonstrated that the relationship between you (the debtor) and the lender (the creditor) is unfair then the courts have a wide range of powers available to put the unfairness right.

Your Lender was paying considerable commissions to your Broker, WITHOUT your knowledge.

The Court of Appeal has ruled that this amounts to bribery.

We can recover these costs for you, which can amount to many thousands of pounds!



# THE (CCA) CONSUMER CREDIT ACT 1974 HAS CHANGED

In 2006, changes were made to the law to better protect consumers who enter into credit agreements. One of the changes was the inclusion of an 'Unfair Relationship Test'. This test considers whether the relationship between the debtor and the lender is unfair.

If the Court finds that the relationship is unfair, they have the power to: **Instruct the lender to repay part or all** of the sums paid under the agreement back to the borrower; Reducing or discharging any sum payable by the borrower Set aside any duty imposed on the borrower i.e. write off the loan

Alter the terms of the agreement or any related agreement.

## KNOW YOUR RIGHTS. CALL 0800 298 9511

If you have taken a loan with any of these lenders within the last 15 years, then you too could be entitled to a reimbursement:

Blackhorse First Plus Picture Financial Swift Advances Prestige/Sheldon & Stern/Melbourne Mortgages GE Money I Group OCWEN GE Money First National Advantage Home Loans Kensington Personal Loans Southern Pacific Personal Loans London Personal Loans Money Partners Central Trust Norton Home Loans Ocean finance (Marlborough home Ioans) Blemain Finance Nemo Personal Loans Spring Finance