

**Case Study 2 Q4 Yr 2 2016**

An 80 year old client came for advice from Citizens Advice for help with a PPI Claims Management Company who cold called and pressurised them into paying an upfront fee to use their services has been given a full refund of the money paid to a company called Falcon & Pointer.

The client had tried unsuccessfully to contact Falcon & Pointer to get the £238.80 back that they paid so came to the Citizens Advice at Wombwell for help.

Citizens Advice carried out some investigation work on behalf of the client and found out that PPI claims management company Falcon & Pointer Ltd had their licence to operate revoked by the Ministry of Justice.

After speaking to the Ministry of Justice, Claims Management Regulation Unit – Citizens Advice arranged for the client to receive a letter confirming Falcon & Pointer Ltd no longer have a licence to operate. This letter could then be used as evidence to send to the client's bank (Halifax) for them to refund the £238.80 paid.

The client tried to do this themselves but was told by Halifax staff they were too late to get a refund.

Citizens Advice then wrote on behalf of the client to the Halifax asking that under their 'Chargeback scheme' they reimburse the money paid to Falcon & Pointer as they were no longer operating.

Several weeks later the client came to Wombwell outreach to tell us that following our letter to their bank they were delighted to receive a cheque from the Halifax reimbursing them in full the £238.80 paid. The client said they were very grateful for our help and support through a difficult time.