

## **Case Study 2**

An 80 year old client came for advice from Citizens Advice for help contacting a PPI claims management company who cold called and pressurised them to use their services and pay a processing fee of £238.80 over the phone using their debit card.

The company is called Falcon & Pointer and despite the client telling them they didn't believe they had been sold any PPI the call handler put them under pressure to sign up with them. They were told it would be 6 weeks before they heard about any PPI or they would get their money back.

After the phone call the client panicked and contacted their bank, the Halifax, straight away to see if they could stop the payment of £238.80 but the Halifax confirmed Falcon & Pointer had already taken the money.

Several months and 2 letters later the client still hadn't heard anything from Falcon & Pointer. The letters the client had posted had also come back marked 'return to sender'.

We phoned Falcon & Pointer Ltd but there was no dialling tone. On checking the Companies House website there was nothing to indicate Falcon & Pointer Ltd had stopped trading either.

We investigated further into Falcon & Pointer Ltd and found out they'd been reported to the Ministry of Justice for breaching the terms of their licence as a Claims Management company – this was reported on the BBC and as a result their licence to operate had been revoked on the 12 January 2016 due to hundreds of complaints about cold calling.

We contacted the Claims Management Regulation Unit to ask about the client getting their money back – they have sent the client paperwork confirming Falcon & Pointer Ltd no longer have a licence to support the clients request to the Halifax in refunding the £238.80 fee.

As client hasn't been able to get the refund back from the Halifax themselves, despite telling them what happened, we are acting on behalf of the client to make a formal request to the Halifax that they reimburse this money to the client in full.

This is an on-going case which has yet to conclude due to delays in receiving information from the Claims Management Regulation Unit – but we are hopeful of a positive outcome for our client taking into account the circumstances in this unfortunate case.