

## New reason to complain about PPI

You can now complain about payment protection insurance (PPI) if you think your bank or other provider earned a high level of commission from the sale of PPI, but didn't tell you this when you bought it.

You do not need to know or explain how much commission was paid for your PPI policy. So if you aren't sure, you might want to complain.

You must complain about PPI before **29 August 2019**.

### Making a complaint

#### Q. Have you already complained about mis-selling of PPI?

No



You should consider whether you might have been mis-sold PPI.

Your provider must consider whether they earned a high level of commission, even if you don't mention it in a complaint about mis-selling of PPI.

Yes



#### Your complaint was rejected

You can still complain about a provider earning a high level of commission – contact your provider.



#### Your complaint was successful

If you have received some or all of the money you've paid for a PPI policy, you will not get back more money if you now complain about commission earned from the sale of the same PPI policy. This is because there is no remaining loss that you need to claim back.



#### You complained since late 2015

Your provider should have told you in writing that they will consider the commission they earned, as part of your complaint. Check your paperwork or contact your provider if you aren't sure.

### What's next?



Visit [fca.org.uk/ppi](http://fca.org.uk/ppi) to find out:

- more about PPI and how to check if you had it
- why you might be eligible to complain
- how to complain about PPI