

Everybody has a dream.



A close-up profile of a woman's face as she blows a dandelion seed head. The background is a clear blue sky with some wispy clouds. The text 'What's yours?' is overlaid in a light blue, sans-serif font.

What's
yours?

What is Credit Issues?

Credit Issues is a claims management company specialising in reviewing the credit agreements of personal loans and credit cards.

Our objective is to verify whether the agreement is in anyway unenforceable meaning that we could potentially remove your liability to the entire debt, challenge its enforceability or substantially reduce the balance.

Additionally we provide a specialist review of Payment Protection Policies (PPI), also known as Accident Sickness and Unemployment cover (ASU). PPI is most commonly sold when you take a new mortgage, secured loan or personal loan, in some circumstances the policy may be unsuitable for your needs. The cost of the policy may have been added to your monthly mortgage payment and if found to be unsuitable for your needs you could be in-line for a refund of the amount paid plus interest.

A photograph of a person's feet in a hot spring, with a white flower tucked into their hair. The scene is serene and relaxing, with a blurred background of green foliage.

To get away
from it all?

Who are Credit Issues?

Credit Issues are specialists in the highly complex Consumer Credit Act, the law that regulates most credit agreements in the UK.

Our offices are in Ormskirk and Manchester where the processing and para-legal teams are based. Our Group Legal and Compliance Director's are responsible for supporting the operation and team managers oversee the day to day operation.

In addition we have a skilled team of over 1000 Appointed Representatives and Master Agents covering the entire UK. Between them they provide the initial and ongoing support for your application.



achieve a
life-long
ambition?

How does it work?

Credit cards and loans

The Consumer Credit Act, an Act laid down by Parliament, regulates the agreement you may have signed when you applied for your card or loan. The Act outlines strict rules to which card and loan providers (lenders) must adhere to, giving you rights when entering into the new agreement.

Some of these lenders failed to apply the full rules outlined in the Act when effecting or finalizing certain agreements. This has resulted in Credit Issues being in a position to challenge the agreement on your behalf, in search of a substantial reduction in the balance outstanding or even remove your current liability altogether.

Our Appointed Representative will guide you through the application process, once we receive your application a personal case owner will be assigned to you.

Payment Protection Insurance (PPI)

You may have been sold PPI when applying for a new mortgage, secured loan or personal loan, the policy is designed to meet your needs and cover the repayments in the event of your sickness or unemployment.

An assessment of your needs should have been carried out prior to you agreeing to the policy, in certain circumstances this assessment may not have been detailed enough or indeed happened at all. This means the policy may be unsuitable for you and may not pay out if the need to claim arises.

Commonly the policy is added to your monthly repayment, the total cost running into many thousands of pounds over the years. Credit Issues could seek to reclaim the total cost of the policy and any interest charges too, meaning you could be in-line for a refund of the amount paid plus interest!



A fast
car?

Do I qualify?

Did you sign the agreement for your card or loan before 6th April 2007? Secondly do you have an outstanding balance? If you have answered yes to those two questions then you are on your way to a possible claim.

Your Appointed Representative will ask further questions regarding your card or loan, this enables us to further assess your case prior to application.

In respect of a PPI claim your local Appointed Representative would look at any paperwork you have relating to your mortgage or loan agreement to establish whether a PPI policy has been sold. You may also have additional paperwork relating to any policy which will be useful when assessing your case at enquiry stage.



Breakfast in bed?

What does it cost?

Your application can consist of as many loan and card agreements as you wish, some clients put all agreements in at once whilst others choose to stagger the application process. The choice is yours!

It is important to let you know that we have defined a refund policy in our terms of business, should we feel that your case may not be successful or find that your agreement is enforceable we will refund 100% of the application fee less a £50 per agreement administration charge.

1st agreement - £450

2nd and subsequent agreements - £150

Completion Fee - £1000*

*applies once only and not per agreement.
Additionally chargeable if your application contains a PPI claim as well.

Case Example

Client A has 2 credit cards and 1 personal loan, a total of 3 agreements.

1st agreement - £450

2nd agreement - £150

3rd agreement - £150

Total Fee's payable with application - £750

The completion fee becomes payable once we have confirmed any one of the 3 agreements has been successful, we will of course still be working on the other agreements to conclude a successful outcome.



To go
up, up & away

Next Steps

Your local Appointed Representative will guide you through the application process, there will be copies of some of the documents they will leave with you, please put these in a safe place for future reference.

We look forward to welcoming you to Credit Issues and assisting with the successful outcome for your card or loan agreement/s.

Or to clear your debt?



FAQ

Your local Appointed Representative is best placed to answer your questions, we have detailed here the most common questions our clients ask.

Do I need to have a copy of my original agreement?

No. In all cases we request a copy of the original agreement you signed from the respective lender(s).

How long will the process take?

Every case is different and unique in its own way, cases can take from 2 – 9 months to complete. During this time your personal case owner as well as your local Appointed Representative will be in touch.

Will I receive an update on my application?

Yes. Your personal case owner will keep you fully updated, you may also ask your local Appointed Representative for an update.

Can I apply even if I have missed payments on the card or loan?

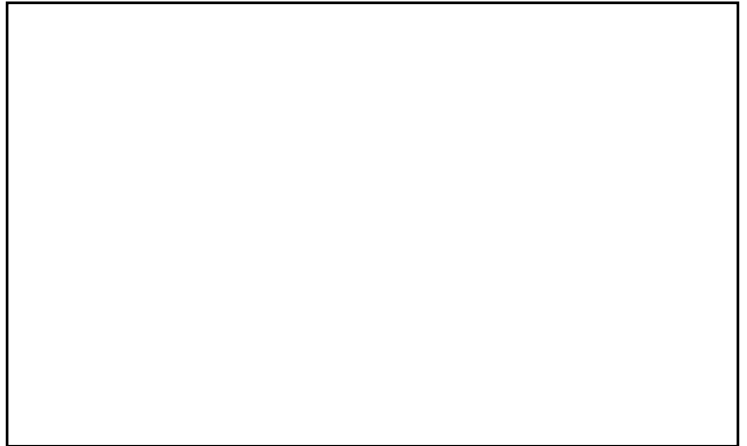
In most circumstances this should not affect your application, however if any of your cards or loans are currently in a debt management plan or subject to an IVA this should be brought to our attention at application stage.

Can I keep using my credit card?

No. We recommend that you stop using any card that is subject to the application, continuing to use the card may affect the ability to successfully complete your claim.

Full FAQ's can be found on the Credit Issues website.

Please contact your local representative:



Credit Issues Limited is regulated by the Ministry of Justice in respect of regulated claims management activities;
it's registration can be found on the website www.claimsregulation.gov.uk