

# Appendix 3

## Handling Payment Protection Insurance complaints

### 3.10 Application: evidential provisions and guidance

#### Step 1

**App3.10.1** **E** The *evidential provisions* in this appendix for step 1 apply in relation to *complaints* about sales that took place on or after 14 January 2005.

**App3.10.2** **G** The *guidance* in this appendix for step 1 applies in relation to *complaints* about sales whenever the sale took place. For *complaints* about sales that took place prior to 14 January 2005, a *firm* should take account of the *evidential provisions* in this appendix for step 1 as if they were *guidance*.

#### Step 2

**App3.10.2A** **E** The *evidential provisions* and *guidance* for step 2 apply in relation to *complaints* received by *CCA lenders* about sales where the *payment protection contract* covers or covered or purported to cover (this includes partial coverage) a *credit agreement*.

#### Effect of contravention of evidential provisions

**App3.10.3** **E** Contravention of an *evidential provision* in this appendix may be relied upon as tending to establish contravention of ■ DISP 1.4.1 R.