

Endowment with a Shortfall?

It is estimated that 3.5 million households are facing shortfalls of more than £7,000 on their endowment policy. Those affected will need to find extra funds to pay off their mortgage loans and could face financial difficulty. Fortunately, Oasis Financial Services is here to help. If your policy is heading for a shortfall, our team of experts is waiting to help you.

No Win - No Fee - No Risk

Oasis Financial Services is an endowment compensation specialist. We work on your behalf to secure the money you are owed. Until you have this money, there is no cost to you at all. You pay nothing upfront. And because you only pay when we win, there is no risk to you either.

Trusting your claim to us is the first stage in achieving the peace of mind you deserve.

If You Were Mis- Sold You Must Act Now

Insurance companies and financial advisors have to comply with a set of complicated rules designed to protect investors. In the past, many did not follow these rules; millions of people were mis-sold endowment policies. As a result the Government and the FSA (Financial Services Authority) decided that the companies who mis-sold endowment mortgages should pay compensation.

If you were mis-sold your endowment policy, you could be entitled to thousands of pounds in compensation.

It is estimated that 1,000,000 people have already lost their right to complain.

Insurance companies are writing to customers warning them that a future "shortfall" in their endowment policy is likely. Once you've received this letter, the time to make your claim is running out.

Your complaint must be made within a set time period; even if it is a day outside of this, it will be rejected.

By appointing Oasis Financial Services today you can empower us to begin the complaint process on your behalf and avoid losing out due to time restrictions, ensuring your complaint is resolved.

Complete the enclosed claims forms; once you return the Endowment Mortgage Questionnaire and sign the instructions for us to act on your behalf, we will start your claim.

Important things you should know about Oasis Financial Services and Endowment Compensation Claims

Whilst you can make a claim for compensation on your own, you will be up against the full might of the insurance companies and the trained 'rebuffing' experts in their compliance departments. To be successful, you will need to prove that the insurance company or adviser did not comply with the specific selling rules relating to your policy. But in many cases, you will not even know what the rules were. And once you have had your claim rejected, you cannot make another.

Mr & Mrs A were 1st time buyers. They had a very 'risk adverse' attitude to investments, nevertheless they were sold an endowment in January 1994. By using a Mortgage Endowment Questionnaire it was established that the policy was too high risk for them. As there was nothing to support the firm's view that the couple had been prepared to accept the risk associated with endowments, the case was upheld. Compensation £6,709.69

Mr F & Miss C were 1st time buyers. When they were sold their policy they were not informed of any alternatives. There was no mention that the endowment may not cover the loan and therefore they didn't question it. Having already complained to the endowment provider, they contacted Oasis. The complaint was upheld and the couple got £6,109.18 compensation.

Mr & Mrs F were buying their house under a right to buy scheme. They had no previous investments and they were assured that the endowment would definitely pay off the mortgage and there would be a lump sum left over. Oasis presented a case to the firm who sold the couple their endowment and exactly 1 month later the complaint was upheld and a compensation offer made. Compensation £8,344.40.

Mr & Mrs T's worst nightmare occurred on 8th December 2004 when they received a 'Red Alert' letter telling them there was a high risk their endowment would not pay off their mortgage. At the time of sale their attitude to risk was not discussed and they were advised that the endowment was guaranteed to pay off the mortgage and give them a nest egg. Although the endowment runs into their retirement they had made no plans on how continue to pay the endowment, as this was dismissed by the advisor as being 'not a problem' Oasis took on the case and won the clients £6,428.32 in compensation.

When we win, our fee is 25% of any successful claim plus VAT, a total of 29.38% of the compensation paid. You only pay us when you have been paid your compensation, so you never have to find additional cash to use our services unless you cancel our services before we have concluded working your case, when a cancellation fee could be payable.

Kind Words From Our Clients

"The service provided by you has been excellent"

"With your help I feel a lot less worried"

"Would certainly recommend your company"

"Thank you for reclaiming some of our losses"

"Many thanks for your excellent service"

"Your encouragement and perseverance"

"Thank you for the stress free compensation claim"

"I would now not hesitate to recommend your services"

"Very pleased with your level of service"

Scanned copies of the original letters can be viewed on our web site. Original copies are held at our offices.

Act Now

Complete the enclosed Claim Forms as soon as possible and return them in the freepost envelope. If you require further information do not hesitate to contact us by phone or email. Even if you decide to make a claim without our help, do it now to ensure you don't miss out.

Once you've begun your compensation claim with Oasis Financial Services, you can begin to relax and find the peace of mind you deserve.