



Commercial software with a difference

Compensation Calculator for Consumers

Using the Internet (www.exasoft.biz)
Mortgage Fundamentals® on the Web

As featured on
the Which?
website

Results from Mortgage Fundamentals®

Automated service-no installation required

Helpline available*

Calculate your potential compensation

In 2005 Exasoft were contacted by Which? with a view to helping consumers with endowment complaints. Once a complaint has been upheld the single most important thing is the redress calculation (*working out how much compensation may be due*).

We have now added a Payment Protection Premium compensation calculator and a bank charges calculator, still using our powerful Mortgage Fundamentals® software.

Note: These calculators work on the currently publicised methods of calculating compensation in the absence of any 'official' guidance.

Our system was developed in conjunction with the Financial Ombudsman Service back in 2001, and it is now used by the majority of the industry; including the Financial Services Compensation Scheme and the Law Society.

Entering your details

Our web based system is purpose built taking into consideration all the complexities of the latest guidance from the Financial Ombudsman Service whilst ensuring the system is easy to use.

For simplicity the calculation is limited to one plan or account at a time and you don't have to enter all the information at the same time. Once you have paid, you can revisit your case as and when you have more information within a six month period.

Why use our system

Our system will, based on the information you enter give you a definitive answer (*subject to the correct information being entered*) to how much compensation you should be due and the cost of this will be based on our current pricing. So use our system and be reassured about your compensation without spending £'000's

Requirements

Internet Explorer v5.5 upwards, Acrobat Adobe Reader (downloadable via website if required), Internet Connection, Printer - if hardcopy required

N^o. 1 System used in the UK for Mortgage and Endowment complaints

Information you will need for your calculation

- Personal details
- Endowment or PPI or bank charge details
- Account history details

Please note this website will not handle deferred mortgage accounts or staff discounts on part of the mortgage and remember the more accurate the information you enter, the more accurate the result will be **(the result will only be as accurate as the information you enter)**.

Terms and conditions

Full terms and conditions for use can be found on our website.

This service is available to process your complaints and each case credit purchased is based on a single plan or account. If you have more than one plan or account to review you can purchase additional credits.

You can purchase a maximum of ten case credits. Please note that once you have entered your plan or account details and the calculation option has been selected the plan / account screen will be locked, preventing you from changing these details.

Fees (inclusive of VAT)

Please check online for current fees (zero fee case credit results are illustrative only)

Payable online via Credit / Debit card or offline by BACS or Cheque via post. Please note that credit / debit card allows immediate access to the system, whereas BACS / Cheque are subject to cleared funds being received.

All so simple

Enter your details



View / Print your results



Efficient, Effective and easy to use!

There is no need for any software installation or updates, we manage all of that for you!

* The helpline is via our premium rate line number only (Calls are charged at 75p per minute with a maximum charge of £30 per call). Email support enquiries will not be answered.

** Endowment complaints - comparison of an interest only mortgage with a supporting endowment plan against a hypothetical repayment mortgage with decreasing term assurance (where applicable).

We reserve the right to change our prices without prior notice.