

Alex Fear
Somewhere In The UK
FE4 RUK

Thief & Swine Bank
Customer Service
Mud Wallow
PO12 K13

26th May 2006

LETTER BEFORE ACTION

Dear Sir/Madam,

Account Numbers: Premier: XX XXX XXXX Current: XX XXX XXXX

I now understand that the regime of 'fees' which you have been applying to my account in relation to direct debit refusals, exceeding overdraft limits and so forth are unlawful at Common Law, Statute and recent Consumer regulations.

I would draw your attention to the terms of the contract, which you agreed to at the time that I opened my account. It is an implied term of that contract that you would conduct yourselves lawfully and in a manner, which complies with UK law.

I am frankly shocked that you have operated my account in this way as I had always reposed confidence in your integrity and expertise as my fiduciary.

I calculate that you have taken £400.00 plus interest, which has been charged me as overdraft interest for the sum, which you have taken. There is also the matter of charges of £78.12 levied to me by creditors when my direct debits failed due to the failure to switch my account details over within 3 days. Total £478.12 plus interest.

I require repayment in full of this money. If you do not comply fully within 14 days then I shall begin a claim against you for the full amount plus interest plus my costs and without further notice.

Furthermore, I shall submit a Consumer Credit Act 1974 complaint to the OFT upon the basis that you have failed to comply with the OFT's direction of 5 April 2006 and are therefore not a 'fit and proper person' to hold a consumer credit licence under the 1974 Act. If you do not understand what this means then seek advice from your legal department.

Yours faithfully,

A FEAR