



Claim Form

Claimant

[Redacted]
 [Redacted]
 [Redacted]
 [Redacted]
 [Redacted]

Address for sending documents and payments (if different)

[Redacted]

First Defendant

Alliance and Leicester

 Alliance and Leicester Plc
 Bridle Road
 Bootle
 Merseyside

 L30 4GB

Particulars of Claim

Between 01/12/04 and 28/12/06 the Defendant applied numerous default charges to the Claimant's bank account. The defendant contends the charges were debited in accordance with its contract with the Claimant. The charges applied are an unfair penalty under the Unfair Terms in Consumer Contracts Regulations, which state: 'A term is unfair if it requires any consumer who falls his obligation to pay a disproportionately high sum in compensation'. The amount charged does not reflect the cost of the breach. The charges are an unlawful 'extravagant' penalty. A charge is a penalty if it does not reflect an item's true cost. Under the County Courts Act 1984, the claimant is entitled to interest at a rate of 8% per annum from the date they were first deprived of the money. This totals £81.24, continuing to accrue at the statutory daily rate of 0.021% until judgment or earlier payment. The Claimant therefore asks the court to enter judgment in their favour for £550.00 plus interest, totalling £611.24.

I am the claimant - I believe that the facts stated in this claim form are true.

signed _____
 Claimant

In the	
Northampton	
County Court	
Claim Number	[Redacted]
Claim Description	Alliance and Leicester

Court Address: 21-27 St. Katharine's Street
 Northampton
 NN1 2LH

Second Defendant

[Redacted]

Does, or will, your claim include any issues under the Human Rights Act 1998?

Yes No

Please Note

The defendant has limited time to reply to this claim form.

The defendant may defend this claim online. For details see: www.hmccourts-service.gov.uk or call 0845 6015935

REFERENCE COPY.

To be used at the Court for identification purposes only.

Amount claimed	611.24
Court fee	80.00
Solicitor's costs	0.00
Total amount	691.24
Issue date	14/03/2007