

## Writing a letter of complaint - answers

Your bank has charged you for withdrawing money from your current account. You can't understand this as you weren't overdrawn on your account at the time. You intend to write a letter of complaint to the bank. **Below is an example of the kind of information you might want to jot down on the writing frame to help you plan the actual letter.**

### First ask yourself:

Who am I writing to? **NRC Bank.**

What is the purpose of my letter? **To complain about a penalty charge on my bank account.**

<p>Who is the letter to? (Be specific.)</p> <p><b>The Senior Manager, Service Quality Team, NRC Bank plc, Harrington Business Centre, Bounds Lane, Sheffield LS12</b></p>	<p>Is it your complaint or are you writing on someone else's behalf? (Is it a sole or joint account?)</p> <p><b>I am writing about my sole current account.</b></p>
<p>Why are you complaining? What evidence do you have?</p> <p><b>I withdrew £150 on 10 June to pay my credit card bill. The balance on my current account at that time was £181.62.</b></p> <p><b>I received a bank statement dated 20 June, which showed that I had been charged £25 for the transaction.</b></p>	<p>What would you like them to do?</p> <p><b>I would like them to withdraw the penalty charge of £25, and pay back my money.</b></p>
<p>When do you want them to respond?</p> <p><b>According to NRC Bank's complaints policy, which I checked online, I should receive a letter acknowledging my complaint within five days. I would like them to investigate this complaint and respond within ten days.</b></p>	<p>How do you want them to get in touch with you?</p> <p><b>I would like to receive a letter from the bank.</b></p>



## Writing a letter of complaint - answers

Below is an example of a complaint letter, drafted after first jotting down all the points on the writing frame:

32 Crown Lane  
Smithfield  
York  
N2 2AR

The Senior Manager  
Service Quality Team  
NRC Bank plc  
Harrington Business Centre  
Bounds Lane  
Sheffield LS12

25 June 2011

Dear Sir or Madam

**Re: Account no. 02795010 Name on account: Mr F Jackson**

I am writing to complain about a penalty charge of £25 put on my sole current account.

On 10 June 2011, I withdrew £150 from my sole current account to pay my credit card bill. At that time, the balance on my current account was £181.62. I received a bank statement dated 20 June which showed that I had been charged £25 for the transaction. I do not understand this as I was not overdrawn on my account at that time.

I believe this charge of £25 is wrong and I would like this money to be reimbursed immediately. I look forward to hearing from you. Please respond to my complaint within ten days.

Yours faithfully

*Francis Jackson*

Francis Jackson (Mr)



## Writing a letter of complaint - answers