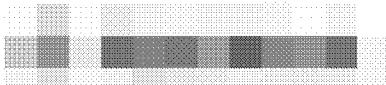


Our ref: [REDACTED]
Your ref: [REDACTED]

Mr [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]



27 April 2007

Dear Mr [REDACTED]

Case Ref: [REDACTED]

Thank you for your patience while I have been investigating your concern. To progress the resolution of your concern I thought I would write to update you with my proposed resolution.

I am sorry that you had received various documents from the Bank, which contained spelling errors, grammatical errors and also did not include the [REDACTED] branding to indicate that they were bona fide papers from the Bank. I can fully appreciate therefore that this does not give a customer confidence that their confidential information will be dealt with in a competent way.

With regard to the letter and document you received, the members of staff concerned have been made aware of the errors. The paperwork on our records has therefore been updated, which should avoid a similar occurrence happening in the future. I thank you, however, for bringing this matter to our attention.

I have noted your comments regarding your Card Plus account, which is an account tailored for customers between the ages of 11 years and 18 years. After this time it is usually recommended to convert the account either to a Current, Current Plus, Advantage Gold or a Student account. The person who you spoke to at the Call Centre was therefore incorrect in advising you to open a completely new account as it is perfectly in order to convert your existing Card Plus account to a Current Plus account. By converting your account it avoids any credit references being undertaken and the request for you to complete the forms previously sent to you.

I have not as yet converted your account until you return to me to confirm whether the above course of action is acceptable to you. Upon conversion you will be entitled to a chequebook and you could also apply for an overdraft facility. With regard to a plastic card, the cash card you are using at present would still be valid, however I could upgrade the card to a service card for you.

Since your application for a Savings Direct account is still held perhaps you could also confirm whether you now wish to proceed with the application, when you return to me regarding the conversion of your account.

With regard to your address I confirm that your records have been updated and all correspondence will be sent to you at the above address.

Please accept my sincere apologies for the errors and incorrect information you have received recently and I can fully appreciate that you have not received the service that you would expect to receive from the Bank.

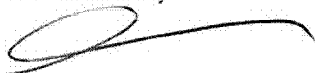
I hope that you are happy with my proposed resolution however if you have any questions or worries and would like to discuss them then please call me on [REDACTED]*. Naturally I shall do my best to resolve your concern to a satisfactory end.

However if after 15th June (eight weeks from when you first contacted us) you are not satisfied with my account of events or my proposal for resolution then you can ask the Financial Ombudsman Service to look at your case. I have enclosed a copy of the Financial Ombudsman Leaflet which details how you can get in touch with them.

If after 15th June I have not heard from you then I will close our case presuming that you are entirely satisfied.

Thank you once again for taking the time to raise your concerns and allowing me to address them for you.

Yours sincerely



[REDACTED]
Customer Care Team Agent
Enclosures.

* Lines open 8am to 8pm, Monday to Friday. Calls may be recorded.