(Name and address of bank) (YOUR NAME AND ADDRESS)

(Date)

Dear Sir/Madam,

**Account number: (XXX)**

I am writing to reclaim all bank charges on my account(s) **(since X date, when you believe you entered financial hardship***)*. I am unhappy that these charges have been applied to my account and in this letter I am registering my complaint and I request that you immediately stop applying further charges to my account.

I need you consider my case as a matter of urgency as I believe I am in financial hardship. This is because **(state reasons: i.e. you are unable to meet priority financial commitments including, but not limited to, council tax, food and utility bills. If your income includes benefits state what they are, and give details of any circumstances which have changed recently i.e loss of job, relationship breakdown, serious illness, stating how this has affected your financial situation.)** I attach evidence to show my monthly income and outgoings. Under the Unfair Terms in Consumer Contracts Regulations 1999, charges must reflect administration costs and cannot be punitive. I believe that the following [insert details of charges] are unlawful as they do not reflect the true cost of going into an unauthorised overdraft.

I therefore request that you repay all my default charges since (**X date**) which total (**X amount)**. I also ask you to ensure any default notices entered against my credit record are removed entirely.

Under the FSA guidelines, **(name of bank)** has 8 weeks to resolve my complaint. I trust that you will deal with my case within this period. If not, I will refer the matter to the Financial Services Ombudsman.

I look forward to receiving an acknowledgement to this letter within 14 days

Yours faithfully,

Signature

(PRINTED NAME)