

**[FOR USE WHERE BANK IGNORES YOUR CORRESPONDENCE]**

[YOUR NAME]  
[YOUR ADDRESS]  
[DATE]

[BANK'S NAME]  
[BANK'S HEAD OFFICE ADDRESS]

Dear Sir/Madam

**Complaint against [NAME OF YOUR BANK] by [YOUR NAME, SORT CODE, and ACCOUNT NUMBER].**

On [insert date] I wrote to you requesting a refund of unfair penalty charges. I enclose a copy of my correspondence for ease of reference.

As at the date of writing I have yet to receive your response. Please treat this letter as my complaint for your failure to respond to correspondence. Your dilatory approach is causing me financial loss in preventing me from obtaining a refund of unfair and unlawful charges.

Please provide me with a copy of your full complaints procedure. You can rectify this complaint by providing a written response to my said correspondence.

If you fail to respond to this complaint, please be advised that I shall lodge a complaint with the Financial Ombudsman Service, seeking an award of compensation for the inconvenience occasioned by your lack of response.

I look forward to your reply by return and am obliged to you for your kind attention.

Yours faithfully

(signed)