

Sample Complaint Letter to Bank

(Enter your Address)

(Enter the Date)

(Add Name and Address of your Bank)

Dear Sir/Madam,

Re: Formal Complaint Under the Consumer Credit Act 2006

On (Add date of your Right of Appropriation Letter to your Bank) I wrote to you exercising my common law first right of appropriation in respect of payments in order to maintain my basic living requirements.

Instead of accepting this appropriation, your staff refused to abide by my common law rights. The bank has instead appropriated my payments for the purpose of paying an overdraft.

I am aware of the FSA waiver (in respect of the current OFT test case), which expressly requires the bank to consider hardship. I am also aware of the Banking Code, which requires you to behave sympathetically.

Please consider this letter a formal complaint under your complaints handling scheme set up under the consumer credit act 2006. I request acknowledgement of this letter in a reasonable timeframe, with a copy of your companies complaint procedure.

Yours Sincerely

(Signature)