

FAO Mr Antonio Osorio
Lloyds Banking Group
25 Gresham Street
London
EC2V 7HN

3rd April 2013

Dear Mr Osorio

I am disappointed to find that I need to write to you on two matters concerning your organisation. I have exhausted your normal procedures without receiving a satisfactory response in either matter.

(1). (Your ref: XX XXX). On 4th February 2013 I made a Data Subject Access Request to Halifax Bank. I received a reply requesting additional information, which I provided in my letter of 16th February 2013. Since then I have received no further communication on this matter. It is now over eight weeks since Halifax received my DSAR and, despite its obligations under the Data Protection Act to provide copies of my personal information within a period of 40 calendar days, it has failed to provide any information whatsoever.

(2). (Your ref: PPIxxxxxxx) In October 2012 I made a PPI mis-selling claim to Halifax Bank. Its response of 2nd November told me the claim had not been upheld. I wrote to Halifax again on 13th November and again on 12th December but neither letter was replied to. I then made a formal complaint on 25th January 2013 which resulted in a letter from Halifax dated 6th February advising me that my claim had been reviewed and upheld. I replied on 16th February, requesting a detailed breakdown of the final offer figure and also asking why statutory interest had not been added. The day after sending this letter I received a cheque for £2787.20. Unfortunately this cheque was incorrectly made-out to Mrs X Xxxxx, rather than Miss X Xxxxx. I subsequently received a letter from Halifax (dated 27th February) in reply to my letter of 16th February. It did not satisfactorily address my queries but said, "*I have now referred your complaint to our payments team so they can address your complaint*" (sic). I have received no further communication from Halifax on this matter.

I would advise you that I am ready to refer the first matter to the Information Commissioner's Office and the second matter to the Financial Ombudsman Service. This letter is to give you the opportunity to resolve both matters before I make these complaints.

I look forward to your timely reply.

Yours sincerely