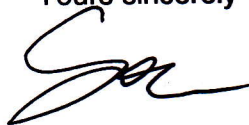


I trust that I have clearly explained the reasons for my decision. However, if you do not agree with my decision please contact us on 0845 601 4034, or write in providing further supporting evidence to support your claim. I will consider any additional information and advise you whether it changes my decision. If I do not hear from you within twenty eight days of the date on this letter, I will close your complaint and consider it resolved.

In the event that you remain unhappy with my decision, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). Any referral to FOS must be made within six months of the date of this letter. I enclose a copy of the FOS's leaflet about its service.

Yours sincerely



Gareth Hellen
Customer Services

Enclosure: 'Your complaint and the Ombudsman'