

CHRIS HODGKINS

16th October 2003

The Manager
Open Plan servicing
The Woolwich
Jackson House
Jackson Road
Clacton on Sea
Essex CO15 1WH

Dear Sir or Madam

Mrs L.B. Hodgkins
Account no.

My mother wrote to you on 30th September 2003 asking you, unequivocally, to transfer monies from the above account to her solicitors for the purchase of the freehold of her property. You disobeyed this instruction and instead sent my mother, who is 90 years of age, a cheque for the amount of £[redacted]. This cheque cannot be found - that is the reason we asked you to transfer the money in the first place.

1. I would be grateful if you could cancel that cheque.
2. As per the copy of the letter enclosed, carry out my mother's instructions to the full by transferring [redacted] to my mother's solicitors, [redacted], whose bank details are attached.

This error has put the family through a considerable amount of stress and we find the behaviour of the bank vexatious. I would therefore be grateful if you could investigate this entire matter thoroughly. The Woolwich has now failed this family on a number of occasions and we will expect some sort of redress or compensation.

Please would you address your reply to me and not to my mother.
Yours sincerely,

Chris Hodgkins

[redacted] London [redacted]
[redacted]
[redacted]

Copy

CHRIS HODGKINS

23rd October 2003

Mr Peter Dooley
Open Plan Services
The Woolwich
Jackson House
Jackson Road
Clacton on Sea
Essex CO15 1WH

Dear Mr Dooley

Further to your unhelpful telephone call this lunchtime, which you so rudely terminated. My mother wrote to the Woolwich on 30th September asking them to transfer funds from her Woolwich account to that of her solicitors.

The Woolwich informed us by a type-written slip, that a cheque had been made payable to M. my mother's solicitors. However, they neglected to inform us to where and to whom the cheque had been sent. Mr have no record of receiving any cheque and likewise, my mother has not received this cheque.

I then wrote to you on 16th October asking you to cancel the cheque and to obey my mother's instructions of 30th September to transfer the money from her account to the account of her solicitors. I have yet to receive a reply to that letter of 16th October.

I spoke to Caroline Clark and then to another manager today at The Woolwich when I was stonewalled with the fact that in spite of the incompetence of The Woolwich in this matter, my mother's solicitors are now expected to fax/email or write to say they will not present the cheque (which they have not received) and that you will not cancel the cheque until you have received this confirmation from them.

I want this matter expedited without delay as per my mother's instructions of 30th September. I do not want to hear of your problems/bureaucratic procedures/excuses or lame explanations. I should also inform you that I will be taking this entire matter up with your Chairman, pointing out your intolerable rudeness, lack of care and discourtesy on the telephone and the general incompetence of the Woolwich. I will also be taking the matter to the appropriate ombudsman.

Yours sincerely,

Chris Hodgkins

[REDACTED] London [REDACTED]
[REDACTED]
[REDACTED]

Mrs L Hodgkins

29 October 2003

Your Ref:

Please Quote Reference: 3068748

Dear Mrs Hodgkins

Customer Reference.

Thank you for the telephone call received from your son on 22 October 2003 and also his letter addressed to my manager Peter Doolin, I have been asked to respond in his absence. I am very sorry to hear of the problems that you have experienced relating to your Openplan Current Account. I appreciate that you have taken the time to share your concerns with us.

I have investigated your complaint and established that when you wrote to us on 30 September 2003 we issued your solicitors, M . . . a cheque for £ . . . and sent them this cheque direct. We also sent your son a compliment slip as requested confirming that this had been actioned.

I must state however, that this request was actioned as a cheque as there are two other different ways of transferring funds between different banks. One is through a BACS transfer, which takes between three and five working days for the funds to reach the destination. The other is a CHAPS payment, which is a same day transfer, for which there is a fee of £25.00. We did not want to action this type of transfer due to the charge involved and this is why we sent a cheque to your solicitors instead.

When your son wrote to us on 16 October 2003, we acted appropriately by sending your solicitors a fax requesting they confirm that although the cheque had never been received by them, that if the cheque did evolve in their possession, they had no intention of presenting the cheque for cash payment. The reason for this was because the cheque was payable to the solicitors, then it was a payment that was owed to them. Therefore, the only way we could stop the cheque was with this confirmation, as if the cheque was cashed in the future then this would have caused more extensive problems.

(Continued)

I can confirm that we have now received the required fax from your solicitors and therefore the cheque concerned has been stopped and the funds have been re-credited and back-dated to the 2 October 2003, the date that the cheque was issued. This will mean therefore that there is no interest loss to you for the error made.

We have also sent the CHAPS payment as confirmed and therefore your solicitors should now be in receipt of the said funds. There is usually a charge for this type of transfer as stated above, however, we have not charged you this fee on this occasion.

Although your recent experience might suggest otherwise, we do value your custom. I trust that I have now clarified the situation for you and that we may have an opportunity, in the future, to restore your confidence in the Woolwich.

If you remain unhappy please contact me on **0845 0700 360**. Ultimately, if you are dissatisfied with our handling of your complaint you may be eligible to refer the matter to the Financial Ombudsman Service.

Please find enclosed a copy of our Customer Care Leaflet, which explains how we deal with complaints and provides details regarding the Financial Ombudsman Service.

Finally I would like to thank you for taking the trouble to contact us and indeed hope that I have given you some reassurance that the Woolwich is committed to meeting, improving upon and where possible exceeding its customers' expectations.

I must also advise that should we not hear from you within eight weeks of the date of this letter we will take it that your complaint is resolved.

Yours sincerely



Carolyn Clarke
Case Manager
Openplan Customer Care Team



CHRIS HODGKINS

4th December 2003

The Chairman
The Woolwich
Watling High Street
Bexleyheath
Kent DA6 7RR

Dear Sir

Re: Mrs L.B. Hodgkins - Account

I am writing on behalf of my mother who is a customer of the Woolwich and would like to draw your attention to the abysmal level of service offered by the Woolwich.

On the 30th September I wrote on behalf of my mother to instruct you to transfer £1 [redacted] pence to her solicitors' client account. I enclosed details of their bank account (copies of letter attached).

On or about 4th October, I received a slip of paper (copy attached) that informed me that a cheque had been made payable to [redacted] Solicitors. There were no other details, for example, to whom and to where the cheque had been sent.

On 16th October I had to write to the Woolwich again (please see attached copy). I have yet to receive a reply.

On the 22nd October 2003 the solicitors informed me that they had received a fax from the Woolwich (copy attached). On the 22nd and 23rd October I had a number of calls with the Woolwich. The outcome of these calls was such that I had to send a letter on the 23rd October (please see copy attached). I have yet to receive a reply.

Whilst visiting my mother on the Friday, I was handed a letter from Carolyn Clarke, Case Manager of Open Plan Customer Care Team dated 29th October 2003. I attach a copy of the letter. Ms Clarke's letter only serves to exacerbate what has been a profoundly vexatious and frustrating experience. There are a number of points regarding this egregious piece of correspondence that I will draw to your attention:-

[redacted] London [redacted]
[redacted]
[redacted]

-
- 1) There is not one word of apology. Phrases such as "I am very sorry to hear of the problems"; "I appreciate that you have taken the time to share your concerns with us". "Finally I would like to thank you for taking the trouble to contact us"; "I must also advise you that should we not hear from you within eight weeks of the date of this letter we will take it that your complaint is resolved." This cant, humbug and disingenuous twaddle only serves to pour petrol on flames.

Ms Clarke stretches credibility to the limit when she says she is sorry to hear of the problems, when the Woolwich is responsible for the problems in the first place.

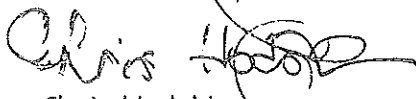
- 2) The letter of instruction to the Woolwich asked that the money be transferred and full details of the solicitors' bank account were enclosed. Without recourse to me a cheque was sent when the letter of instruction clearly implied a transfer of funds through BAC's or other similar means. Ms Clarke's paragraph neither explains nor excuses the action of the Woolwich in this matter and patronisingly explains three methods of transfer. There is of course a fourth way, which is strolling into a branch of the solicitors' bank and paying the money into their account direct.

In paragraph 4, we have a rehash of the Woolwich being unable to cancel a cheque and then placing the onus on myself and my solicitors. I often cancel cheques and I certainly don't ask the recipient to write and confirm that they will not cash the cheque at some future date. I find it extraordinary that the Woolwich is unable to cancel a cheque - a bank that cannot cancel a cheque would be made a laughing stock in the financial press.

The behaviour of the Woolwich has been such that I must ask for compensation.

Finally, the only crumb of cold comfort that I can draw from this unfortunate matter is that the heading on your fax sheet "Open Plan Services" is inadvertently, or perhaps by design, the longest oxymoron in the world.

Yours sincerely,


Chris Hodgkins

London

[REDACTED]

[REDACTED]

[REDACTED]

CHRIS HODGKINS

8th January 2004

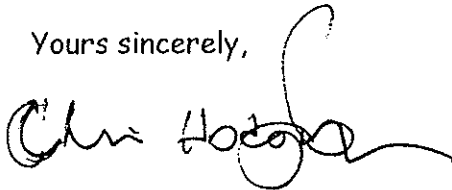
John Little
Chief Executive Officer
The Woolwich
Watling Street
Bexleyheath
Kent DA6 7RR

Dear Sir

Re: Mrs L.B. Hodgkins - Account No. 0248031131

I wrote to the Woolwich on the 4th December 2003. A month has elapsed and I am still awaiting a reply, or indeed an acknowledgement.

Yours sincerely,



Chris Hodgkins

[REDACTED] London [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

12 January 2004

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BARCLAYS

Dear Mr Hodgkins

Thank you for your letter of 8 January addressed to John Little, who has asked me to reply on his behalf.

I am sorry for the difficulties you have experienced with the Woolwich when requesting a transfer of funds to your mother's solicitors. Your comments are receiving attention and will reply to you as soon as possible.

Under the Financial Services Authority's regulations, we are obliged to inform you that as we have not resolved your complaint within 8 weeks of it originally being raised, you may now refer your concerns to the Financial Ombudsman Service. However, I hope you will feel able to allow us the opportunity to investigate the matters you raise.

I have enclosed a copy each of the Financial Ombudsman Service's "Explanatory Leaflet" together with a copy of the bank's leaflet "Don't hold back your feedback" which explains how we deal with complaints.

Yours sincerely



Lisa Brown
Customer Relations Manager
Executive Team
020 7068 1854
Fax No. 020 7068 1784

Enc: "Don't hold back your feedback" leaflet
Financial Ombudsman Service "Explanatory leaflet"

Don't hold back
your feedback



Item Ref: 9956857, October 2001, L14443

Barclays Bank PLC
Registered Office: 54 Lombard Street
London EC3P 3AH
Registered in England. Registered No. 1026167.

BARCLAYS

Mr Chris Hodgkins

15 January 2004

London

Your Ref: /

Please Quote Reference: 3073829

Dear Mr Hodgkins

Customer Reference: (Mrs L Hodgkins)

I write further to Simon Binning's letter of 12 January. I would like to apologise for the delay in responding to this letter but thank you for your patience.

Thank you for your letter of 8 January 2004, addressed to John Little, enclosing the previous correspondence with the Woolwich in respect of the level of service received by both you and your mother with regard to a transfer request. We also acknowledge your letter of 4 December 2003, addressed to the Chairman. I would like to apologise for the delay in responding to this letter but thank you for your patience.

As a Senior Case Manager within the Customer Care Department, our Executive Office has authorised that I respond on their behalf.

May I, at the outset, offer my assurance that the Woolwich continues to place the highest value on the standard of service that it provides to its customers. It is a matter of deep concern when we receive a complaint such as yours. We always endeavour to ensure that complaints are dealt with in an efficient manner and I am extremely sorry that we have let you down in this respect.

I am also very sorry that Carolyn's letter has added fuel to the flames. I can assure you that she is a much-valued member of the Customer Care Team and would not have knowingly caused you to doubt her sincerity when dealing with your complaint. To clarify, the paragraphs pertaining to the Financial Ombudsman and the eight-week deadline, is a regulatory requirement that we have to bring to your attention. Under the Financial Services Authority guidelines, we are obliged to make customers aware of their options should they remain dissatisfied with our handling of their complaint. In addition, the guidelines also state that should we not hear from you within eight weeks, we can consider that the complaint is resolved.

(Continued)

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To move now to the issue raised within your letter of 4 December 2003, concerning our inability to cancel a cheque, may I take this opportunity to advise that an issued *corporate cheque* is not the same as an issued *personal cheque*. When a corporate cheque is issued, the funds are debited immediately from the appropriate account and made payable to an individual in a similar way to a banker's draft. Therefore, as soon as this cheque is written, the payee is legally obliged to receive those funds.

It is for this reason that a facsimile was requested from the payee (Merrils Ede) to state that they would not require the funds if they did receive the cheque at a later stage.

This is different to the way that a personal cheque works, as a personal cheque does not debit the appropriate account until the cheque has been presented for payment and therefore can be stopped at any point between the cheque being written and being presented for payment.

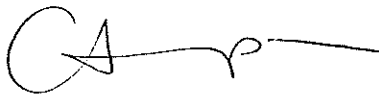
I am sorry if this has not been made clear to you before and I hope my explanation has been useful.

I can appreciate that you have been caused a great deal of inconvenience and irritation as a result of these problems. Once again, please accept my apologies for this. In addition, I have credited your mother's account with the sum of **£100.00** as a gesture of goodwill for the inconvenience caused. This is in full and final settlement of this matter.

Again, I must also advise that should we not hear from you within eight weeks of the date of this letter we will take it that your complaint is resolved.

I am afraid there is little more that I can say except to apologise, once again, for not being able to meet your expectations on this occasion. I sincerely hope that both you and your Mother experience significant improvement in our customer service in the future.

Yours sincerely



Claudia Thompson
Senior Case Manager
Openplan Customer Care Team

Copy to: Mrs L Hodgkins