

[Your Address]

[Date]

[Your Bank Branch's Address]

Dear Sir/Madam

Regarding: **[Your Account Number. Your Sort Code.]**

Due to recent media coverage on bank charges I now believe that you, **[your bank's name]** have been charging me charges that are contrary to the Unfair Terms in Consumer Contracts Regulations 1999. Schedule 2 (e) of the said regulations gives a non-complete list of terms, which may be regarded as unfair, such as a term that requires me as a consumer who fails in his obligation, to pay a disproportionately high sum in compensation.

I believe that your charges are disproportionately high and therefore they are contrary to the Unfair Terms in Consumer Regulations 1999. In addition I believe that your charges are a Penalty. Penalty charges are irrecoverable at common law. The precedent for this was Dunlop Pneumatic Tyre Co Ltd v New Garage and Motor co Ltd [1915] AC 79 along with Murray v. Leisure play [2005] EWCA Civ 963. It was held that a contractual party can only recover damages for an actual loss or liquidated losses. It is clear that your charges do not reflect any actual and or real loss.

I currently have my bank statements for the last **[XX]** months the charges during this period come to a total of £**[XXX.XX]**. Therefore I have estimated that over the last six years the total amount of charges you have applied to my account is £**[XXX.XX]**. Consequently I require you to refund me a total of £**[XXX.XX]**, representing the total, unlawful amount charged during the last 6 years. If you disagree with this amount please supply me a copy of all the charges applied to my account dating back six years within the next 7 days.

I hereby give you 14 days to refund all the charges dating back six years on to my account, plus provide evidence that this is the total amount. For the avoidance of doubt, if this is not done within 14 days, I will commence legal proceedings without further warning. This action will inevitably involve you paying additional costs.

I also hereby request a detailed report of which clause in your terms and conditions each charge has been applied against.

Yours sincerely,

[Sign your name here]

[Print your name here]