

Fill in the Form as follows

Claimant: Your name. Your address

Defendant (s): You bank's name. Head Office Address

Brief details of claim: The claimant wishes to claim back money taken from his/her account in relation to penalty charges

Value: Leave this blank

Defendant Name and address: Your bank's name. Head Office Address

Amount Claimed: Total amount you are claiming.

Court Fee: Leave blank

Solicitors costs: Leave blank

Tick "NO" for Human rights question.

Particulars of claim:

The claimant has held a current account **[Your Account Number. Your Sort Code.]** with the defendant, conducted on their Standard terms and conditions since 1999. **The defendant from [date six years ago, or whenever you opened the account if sooner] to present day has applied** charges to the claimant account, totalling not more than **£[XXX.XX]**. The bank's charges are a disproportionate penalty and therefore unenforceable. Penalty charges are irrecoverable at common law. The precedent for this was Dunlop Pneumatic v New Garage [1915] AC 79.along with Murray v. Leisure play [2005] EWCA Civ 963. The Defendants charges are also contrary to the Unfair Terms in Consumer Contracts Regulations 1999. Para.8 and sch.2(1)(e)) The claimant has asked the bank to refund their charges or offer proof that they are true pre-estimate. The bank has declined to do so. The claimant claims no more than **£[XXX.XX]**, being the sum unlawfully debited.

There is a statement to fill out and sign. Do not do this now. You need to wait until you are at the courts.

Do fill in your name and address in the box at the bottom of the second page.