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Mr P E Lisewski 40 Gledstanes Road London W14 9HU

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7 November 2009

Dear Mr Lisewski

Account Details 401922 61284878

I wrote to you recently as your account is overdrawn and no credit has been received since 31 March 2009.

I mentioned in my letter that when an overdraft has been agreed money should be paid into the account regularly. Please arrange to pay into your account within the next seven days.

If you are unable to do this and would like to continue with your overdraft facility, please call us now. We will do all we can to help you find a solution. To talk to us, or if you want a list of interest rates and charges, please call our Customer Service Centre at the telephone number below, or call in at your local branch.

Please have your account details to hand when contacting us.

Yours sincerely,

Ø,

Helen Packwood Senior Manager Collections

HSBC Bank plc

, PO Box 449, Salford M5 4WO

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