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Mr P E Lisewski  
40 Gledstanes Road  
London  
W14 9HU

7111



4 October 2010

Dear Mr Lisewski

**Account Details: 401922 61284878**

I am writing to see if we can help as the balance of your account is £22.30 overdrawn and no credit has been received since 29 May 2010. As you know, your formal overdraft limit is £500.

When an overdraft has been agreed money should be paid into the account regularly. This is something we take into account when we review your overdraft, as we are doing now. If you are unable to pay in, or would like to discuss your overdraft arrangements, please get in touch. We will do all we can to help you find a solution.

If you would like to discuss your borrowing, or need a list of interest rates and charges, please contact our Customer Service Centre on the telephone number below or call in at your local branch. Please have your account details to hand when contacting us. We will be happy to discuss the position with you and see how we can best meet your needs.

Yours sincerely

Helen Packwood  
Senior Manager Collections

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