



067901\_249 3/ 3 00013 7653 2753 17900

Mr P E Lisewski  
40 Gledstanes Road  
London  
W14 9HU

1922



4 September 2012



Dear Mr Lisewski

**Account details: 401922 61284878**

### **Important information about your account**

We are writing to let you know that we have declined your informal overdraft request(s) as detailed below:

Direct Debit	£99.00	Payee -	HAMM FULH CTAX
--------------	--------	---------	----------------

An informal overdraft is when you authorise a payment from your account that, if agreed by us, would exceed your formal overdraft limit. This informal overdraft is specific to the payment concerned. We will review all subsequent overdraft requests on an individual basis.

### **What you need to do now**

Direct Debits are usually claimed again within a fortnight by the payees.

You will need to pay a fee of £25.00 for the service we have provided in considering and returning the above item. We will pre notify you before this sum is debited from your account.

Continued

HSBC Bank plc  
67 West Street, Dorking, RH4 1BW  
Tel: 08457 404 404  
Fax: 01306 652699  
Web: [www.hsbc.co.uk](http://www.hsbc.co.uk)

2

Mr Lisewski  
4 September 2012

Please contact us immediately so that we can discuss your repayment options.

As we have mentioned earlier in this letter, until you've paid money into your account we are likely to decline any further overdraft requests you make by issuing cheques, standing orders or Direct Debits or attempting to pay for goods or services using your debit card. We may charge a service fee every time we consider and decline each of these requests and can't guarantee that we will contact you on every occasion.



If you do nothing we may take further action, which may include:

- Cancellation of your formal overdraft limit
- Cancellation of your debit card and cheque book
- Issuing of a Formal Demand notice for full repayment of your borrowing
- Cancellation of your Direct Debits and standing orders

### **If you are experiencing problems we can try to help**

If you are in some financial difficulty, please contact us immediately. It is our policy to consider cases of financial difficulty sympathetically and positively and we will do all we can to help you overcome any problems.

If you have already advised us that you are in financial difficulty and the situation hasn't changed, you do not need to contact us.

You'll also find enclosed our leaflet 'Putting your finances in order (sorting out financial difficulties)'. This gives useful tips on how to manage your money better and where to get help and advice from independent debt counselling organisations.

There are independent debt counselling organisations too, who can provide help and advice. Please be aware though that some charge for this service. We are happy to work with debt counselling organisations if you ask us, but for confidentiality reasons we will ask for your written permission first.

You can find out about free independent money advisers in your area from:

- Citizens Advice ([www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)) - 020 7833 2181
- Adviceuk ([www.adviceuk.org.uk](http://www.adviceuk.org.uk)) - 020 7407 4070

Continued



3

Mr Lisewski

4 September 2012

There are also free national telephone helpline services that can give immediate help and advice:

- National Debtline ([www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)) - 0808 808 4000
- Consumer Credit Counselling Service ([www.cccs.co.uk](http://www.cccs.co.uk)) - 0800 138 1111

You'll also find that your local library, bookshop or large newsagent should have a range of books on managing your money if you prefer to solve any problems you may have independently. Your local Citizens' Advice Bureau might also have 'self-help' literature.

If you'd like to talk to us about your borrowing needs or would like a list of our interest rates and charges, please contact us or visit one of our branches.

Please have your account details to hand when contacting us.

Yours sincerely

Emma Boardman  
Head of Retail Credit Services