Our ref:

Your ref: Loan

11th January 2017

CL, CA & CL VAZ
PARKLANDS RETIRMENT BENEFITS
DAWS HOUSE
33-35 DAWS LANE
LONDON
NW7 4SD

Nottingham Customer
Relationship Team
PO Box 10165
13-17 Derby Road
Nottingham
NG1 9HR
Telephone: 0845 8351257
Facsimile: 0845 8351259
www.rbs.co.uk

Dear Sir/Madam

Your Business Loan Account

Branch: 152025   Account number: 11239210

Balance: £176,506.79-

I am writing to advise you of the above position on your account. Because of this I have not been able to make the payment to your business loan shown at the bottom of this letter.

This repayment remains due and payable and you are required to provide cleared funds to permit the loan repayment to be made.

In accordance with our tariff a charge of £20.00 will be debited to your account.

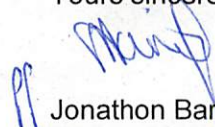**Fees for future unauthorised borrowing**

If you do not have enough funds to cover any further items presented, they are likely to be returned unpaid. If this happens, there will be a fee of **£20 for each item (subject to a maximum of £100 per month or £300 per quarter)**. If we do pay items that take your account into excess, there will be a referral fee of **£20 per referral for items that are received and paid.** The total fee for a monthly charging period is capped at £100 whilst the cap for a quarterly period is £300. You will be notified of the total amounts of any unpaid and referral fees together with any other charges at the end of your account charging cycle and the fee will be deducted 14 days later, Interest on borrowing over an agreed limit is charged at our Unarranged Borrowing Rate (which is currently **15%**).

What to do

Within 7 days from the date of this letter – please pay in enough money into any branch to enable your Loan payments to be brought up to date.

If you are unable to do this, please call me on the above telephone number to discuss how I may be able to assist.

Yours sincerely

Jonathon Barber
Relationship Manager

Items returned unpaid:

Type of payment	Amount	Payable to/Cheque number
External Payment	£1,333.07	Loan