

Cranfords Trustees Limited
International House
Constance Street
London
England
E16 2DQ

Data Gathering Team
Email: datagathering@apjsolicitors.co.uk
Reference: 120458.1
Date: 11th November 2020

DATA SUBJECT ACCESS REQUEST: SECOND SUBMISSION

Re: Our Client:
Address:

Mr Kenneth Houghton
59 Cross Lane
Whiston
Prescot
Merseyside

L35 3QQ

Dear Sirs

Following our letter dated 27/08/2020 we are disappointed to note we have not received a reply to our Data Subject Access Request ("DSAR") in the required time as stated in Article 15 of the General Data Protection Regulation ("GDPR").

If we do not receive a satisfactory response from you within 14 days, we will not hesitate in taking further action. This may include but not be limited to complaints made directly to the relevant regulator seeking judicial remedy.

Should you require any information to enable you to action our request please contact our office on 0800 028 9791 alternatively you can email your request to datagathering@apjsolicitors.co.uk

We look forward to your response.

Pensions and Investments Team
Anthony Philip James and Co Ltd
Solicitors SRA 629443

17 AUG 2019

V2.00
120458.1



Letter of Authority

Your Name:

Mr Kenneth Houghton

Date of Birth:

06/04/1954

Joint Applicant Name:

Date of Birth:

Your Current Address:

59 Cross Lane, Whiston, Prescot, Merseyside, L35

3QQ

Address at time of sale:

National Insurance Number:

Yt667554b

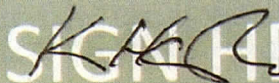
Correspondent:

ReAssure Limited

* For joint claims both clients must sign below (one in each box) Please complete with today's date.

Client Signature 1

Client Signature 2

 SIGN HERE

SIGN HERE

Dated:

14-08-2020

1. To whom it may concern this is my/our explicit authority to authorise disclosure of all personal and financial information and documentation.
2. The request is made and authority given pursuant to the Data Protection Act 2018 and General Data Protection Regulations (EU) 2016/679.
3. I/we confirm that I/we have lawfully contracted with my/our Solicitors Anthony Philip James & Co Limited to act on my/our behalf.
4. For the avoidance of doubt I/we have given my/our Solicitors full authority to make a claim on my/our behalf.
5. I/we direct and authorise that any payment due in respect of investment and/or PPI and/or commission and/or loan and/or mortgage, and/or interest and/or compensation be sent directly to my Solicitors.
6. I/We authorise you to release any information and/or documentation deemed confidential or otherwise as may be requested from time to time by my/our Solicitors.
7. I/we direct and authorise Equifax and/or other Credit Reference Agency to release any information whether deemed confidential or otherwise as may be requested from time to time by my Solicitors.
8. The request for information and/or documentation relates to Banks, Building Societies, Independent Financial Advisors, Pension Providers, Financial Brokers, Insurance Companies, Mortgage Lenders, Loan companies, Payment Protection Insurers, Mortgage Brokers, SIPP

Dated:

- Operators, Solicitors, Accountants, Insolvency Practitioners, Credit Card Companies and/or any other potential holder of information or documentation relating to me/us.
9. This authority is not for a limited period and is to remain in force until withdrawn in writing by me/us.
 10. I/We authorise the release of my file of papers from my solicitor and/or my accountant and/or insolvency practitioners
 11. A copy of this Form of Authority will have the same validity as the original.
 12. I/we agree to be bound by the Terms and Conditions, CFA what you need to know, Conditional Fee Agreement, Contingency Fee Agreement, Cover letter.
 13. I/we hereby authorise you to draft relevant forms and/or commence civil proceedings in such Civil Court as you consider appropriate, and to sign such statements of truth on my/our behalf.
 14. I/we authorise you to obtain suitable legal expense cover for me/us as you, in your discretion, deem necessary in the conduct of my/our case.
 15. I/we also irrevocably authorise you to endorse cheques solely for the purposes of discharging accounts and disbursements incurred on my/our behalf.
 16. I/we also irrevocably authorise you to pay accounts and disbursements incurred on my/our behalf.
 17. I/We confirm that I/we have read and understood the declaration.

Anthony Philip James and Co Ltd are authorised and regulated by the Solicitors Regulation Authority (SRA number 629443)



DRIVING LICENCE

1. **HOUGHTON**
2. **KENNETH**

3. **06.04.1954 WHISTON**

4a. **27.04.2013** 4b. **26.04.2023** 4c. **DVLA**

5. **HOUGH504064K99LE 88**

7.

K 1108

8. **59 CROSS LANE, WHISTON, PRESCOT,
L35 3QQ**

9. **AM/A/B1/B/C1/D1/BE/C1E/D1E/I/K/L/n/p/q**

Δ K99LE3



DM43226/004/00126161
Mr K Houghton
59 Cross Lane
Whiston
Prescot
Merseyside
L35 3QQ

3260



January 2020

Dear Mr Houghton

We're making changes to our overdrafts

We're making changes to the way we charge you for using your overdraft to comply with new rules that apply to all banks. We explain the changes we're making in more detail later in this letter. It's important you read these carefully so you understand what they mean for you. The changes apply from **14 March 2020**.

You'll be able to download the new terms (at [hsbc.co.uk/legal](https://www.hsbc.co.uk/legal)), pick up a copy in our branches or ask for them to be posted to you from **14 March 2020**.

Overdrafts – what's changing?

As part of our package of changes to our overdrafts, you can expect to see:

- ◆ **simpler unarranged overdrafts** – we're removing the £5 daily unarranged overdraft usage fee (where it currently applies) and reducing the Monthly Maximum Charge
- ◆ **a new single interest rate** – we'll charge one interest rate whether you have an arranged or unarranged overdraft
- ◆ **new interest free amounts** – on some accounts.

Further details can be found online at [hsbc.co.uk/overdrafts](https://www.hsbc.co.uk/overdrafts)

What do you need to do?

If you accept the changes you don't need to do anything, they'll happen automatically. If you don't, you have the option to close any accounts covered by these terms. We won't charge you for closing the account but you'll need to repay everything you owe. That includes any overdraft as well as charges for using the account such as payment or overdraft charges. If you want to do this, please contact us before **14 March 2020**.

Overdrafts are changing

The way we charge for overdrafts – introducing simpler charges

Right now, the charges you pay on your overdraft depend on whether it's arranged (one we've agreed in advance) or unarranged (one we haven't).

Cranfords Trustees Limited
International House
Constance Street
London
E16 2DQ

CALL Today: 0800 028 9791
Data Gathering Team
datagathering@apjsolicitors.co.uk
Our Reference: 120458.1
Date: 27th August 2020

Re: Subject Access Request

Dear Sirs,

Anthony Philip James & Co act on behalf of Mr Kenneth Houghton and we have been instructed to request the clients personal data pursuant to *Article 15* of the EU General Data Protection Regulation ("GDPR"), specifically in relation to our client's pensions and investments. We enclose a signed form of authority for your records.

Given this letter constitutes a valid data request we **will not** consider any additional "application" or "access" forms and therefore, we expect a response within one calendar month of receipt of this letter as permitted by the ICO. In order to simplify compliance with this request please forward any response and data electronically to datagathering@apjsolicitors.co.uk.

Please do not contact the customer directly or send them the requested information given we have provided you with a valid letter of authority.

We look forward to receiving your response within one calendar month from receipt of this request.

Yours faithfully

Data Gathering Team
Anthony Philip James and Co Ltd
Solicitors SRA 629443

In the event your records are not up to date, we have provided additional information for you to locate our client below.

Our Client Name:	Mr Kenneth Houghton
Client Previous Name:	
Client Date of Birth:	06/04/1954
Address:	59 Cross Lane Whiston Prescot Merseyside L35 3QQ
Previous Address(es):	18 Coronation Drive, Prescot Merseyside LL35 5ER
National Insurance Number:	Yt667554b
Policy Number:	