



I have enclosed manual calculations of your mortgage and MCA. Please refer to an Independent Financial Advisor for guidance or support, in understanding the figures provided. By way of an apology, I would like to offer you £100.00, for the inconvenience caused by this matter. If you wish to accept, please call the number at the top of this letter with the details of the account to credit. I hope this goes some way towards putting things right.

You refer to monies spent from your account, being sent to an investment in South Africa. The MCA is for you to utilise as per your needs and usage is at your discretion. Our having knowledge or awareness of the South African Investment you refer to, isn't relevant as you chose to utilise the MCA for this purpose. This point of your complaint is not upheld, because I have been unable to establish a bank error.

Your letter of complaint refers to our response to your complaint being unique and true. I can confirm our response is unique and true to the best of our knowledge.

Thank you for taking the time to raise these issues with us. I do hope you feel confident that your views are important to us.

If you're still not happy

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge - but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Website: www.financial-ombudsman.org.uk

For more information please refer to 'Our Consumer Leaflet' which you can view in the publications section on their website. Our website also explains how we handle complaints - barclays.co.uk/complaints (just type this into a new browser window to view)

To help us understand how I've handled your complaint you may receive a survey asking about this in the coming days, I'd really appreciate you filling this in with your comments. In the meantime, if there's anything you think I haven't considered, or you have new information to share with me, please let me know right away - I'll be happy to help. My contact details are included at the top of this letter.

Yours sincerely

Satwinder Chhattaura
Technical Customer Service Associate
Tel: 0800 282 390 (UK-only Freephone number from landlines)
Tel: 0044 2071 167488 (from outside the UK)

Enclosed: Financial Ombudsman Service leaflet

Enclosed: Manual Calculations