

Mr Steffen Wolfrum
4 Brendon Avenue
London
NW10 1SS

Tel: 0800 282 390*

Our reference: CRZK76MHT2

04 August 2021



Dear Mr Wolfrum

Your complaint

Thank you for the time you've taken to contact me by email and to explain your complaint. This letter explains my investigation and my decision.

In summary your complaint is,

- You requested on a number of occasions a balance of the total sum of funds received to your mortgage and Mortgage Current Account (MCA). We have repeatedly sent out Mortgage Year End (MYE) and MCA statements, which isn't what you requested
- You would like made clear whether we had any, quote "financial intelligentsia, suspicion or awareness"unquote, of funds spent from your MCA between 2008 to 2011, which is in relation to an investment in South Africa
- You would like written confirmation of responses to your complaint being , quote "unique, true and to the best of our knowledge and as it had been under oath" unquote.

Our decision

I'm sorry you've had cause to complain. I've completed my investigation and your complaint is upheld. This is for the delay you have experienced in receiving the calculations requested, for the total monies paid to your mortgage and MCA.

Following my review of your mortgage and our internal records, I have noted your repeated efforts to gain the requested mortgage information. I am sorry for the delays you have experienced. It is vital you are confident in our ability, to manage your request in a professional and efficient manner, whilst clearly on this occasion this has not been the case.