

## LETTER TO YOUR MP

As a victim of Authorised Push Payment Fraud you may want to write to your MP to ask them to raise your case with various people who may be able to help.

The letter needs to be personal (i.e. it has to be about the money that you lost) because MPs can normally only take action on behalf of their constituents in matters that directly involve you as an individual, small business or charity.

I've given you a framework so it should be quite easy for you to 'fill in the blanks'.

When you send this letter please attach the document called "The Banks have been Grossly Negligent since 2014".

I would be pleased to see any response that you get.

~~~~~

Dear [Name of your MP]

In [month and year when it happened] I was the victim of an Authorised Push Payment Fraud (APPF) when I inadvertently paid [amount] to the ‘wrong’ account. I was trying to: [pay the builder or pay the solicitor or buy something or transfer my money to a ‘safe’ account or whatever it was that you were trying to do] but the fraudsters gave me their account details and my money went to the fraudster instead of [the person/company] who I was intending to pay.

APPF has become a very serious issue in the last 5 or 6 years. In 2018 victims like me lost a total of £354m and the estimated total value of losses suffered by bank customers between 1<sup>st</sup> January 2014 and 27<sup>th</sup> May 2019 is in the order of £1bn.

The banks introduced a new Code of Practice and a Contingent Reimbursement Model (CRM) on 28<sup>th</sup> May this year. This will compensate most future victims, but it will not be retrospective.

Would you please write to [name of your bank] asking them to reimburse the money that was stolen from my account. The basis of my claim is that my bank, along with every other bank in the UK has been “Grossly Negligent”, in that they have been indifferent to the obvious risk associated with APPF over the last 5 or 6 years.

The argument that the banks have been ‘Grossly Negligent’ is explained in the attached note that has been written by Richard Emery (4Keys International). Richard is challenging the banks to reimburse victims of APPF since January 2014.

Would you also please write to Nicky Morgan MP (Chair of the Treasury Select Committee), Stephen Jones (CEO, UK Finance) and Andrew Bailey (Chief Executive, FCA) to express support for Richard Emery’s campaign to persuade the banks to reimburse historic victims of APPF.

Thank you for all the work that you do as MP.

Best Regards

Your Name  
Your Address.