

*** This is a framework letter for a bank customer to write to their bank to make a claim for a refund / reimbursement on the basis that the bank was Grossly Negligent.
Please edit the text in Red by inserting your own figures.
Remember to delete this section!
Remember to attach the document headed "Banks have been Grossly Negligent".
Please let me know how your bank responds. ***

Date

Bank CEO
Bank Address

Dear [Name]

Reimbursement following Fraud

I was the victim of an Authorised (Push) Payment Fraud (APF) during which I made the following payment(s) from my account [xxxxxxx], sort code [xxxxxx]:

[Date] [Amount]

[Date] [Amount]

Etc

This is a formal request for full reimbursement of these transactions, plus interest and compensation on the basis that your bank was 'Grossly Negligent'.

As explained in the attached document, by the time I made [this payment / these payments] your bank was well aware of the obvious risk of fraud directly associated with a Faster Payment System that relied on unverifiable sort codes and account numbers, making no provision at all for the Payer to validate the actual name on the Payee account. Your indifference to this obvious risk constituted Gross Negligence.

I look forward to receiving full reimbursement.

Regards etc

Your name
Your address