

PBA/FOS/

Retail Banking Customer Relations  
Leicester  
LE87 2BB

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Overseas +44 1604 529 433  
Call charges may apply. Please  
check with your service provider.

[www.barclays.com](http://www.barclays.com)

Our reference: A 123456  
31 July 2017

Account number last four digits: 1234  
Product Name: Graduate Additions

Dear Miss Isles

**We have received your complaint and have finished our investigation**

Thank you for your letter dated 30 June 2017. I am sorry that your packaged bank account has not met with your expectations and you have had cause to complain.

I have now finished my investigation and I have upheld your complaint. I have made my decision after reviewing the information you provided together with our internal system evidence.

We will provide a total refund of £1,295.86. This refund includes interest at the statutory interest rate of 8% per year of £378.86. after tax as statutory compensation. I have enclosed a summary of how we have calculated your refund. Please take time to read this and if you have any questions, please contact us.

**How your refund will be paid**

Your total refund will be paid by way of a credit to your account ending- 3608. If you have used a Solicitor to act on your behalf we will follow any payment instructions sent to us from your Solicitor.