

Mrs S Woldetsadik

Financial Ombudsman Service
Exchange Tower
Lond
E14 9SR

172 Millicent Grove
London
N13 6HS

By First Class Recorded Post

11 July 2019

Dear Sirs

Re. Name. Mrs S Woldetsadik
Incident ref. Lloyds Bank PLC
Your ref. 2082-2622/LH/MO53
Our ref. FOS/26062019

Thank you for your emails dated 9 July 2019 of which the contents have been noted.

Firstly, in answer to the first of your points raised, I accept the point without any further qualification of the non-existence of a hardship fund having reviewed the correspondence.

I also accept that due to the nature of the current hardship faced that the fast tracking of the application to the FOS was to alleviate any further undue hardship and implied nature of the help from the FOS available.

Secondly, the funds that formed part of the loss which originated from my husband and donations from friends and families at the relevant time and which were to settle an outstanding debt to avoid further sanction i.e. a petition from a third party for bankruptcy.

Moreover, the funds were cobbled together from family and friends which altogether causes further heightened emotions as the contributors pulled together for me and my husband to lose part of that money due to incompetence is catastrophic in many ways as we trust the banking system to deliver services at a standard that this matter should not even arise.

The funds were always kept in cash at home due to the threat of the bailiff or sheriff calling for the funds in person as the creditor indicated would happen if I failed to meet my obligations and was only put in the bank in order to transfer it as requested by the creditor.

Therefore, I am happy to provide evidence from contributors to the money deposited who will attest to contributing to the funds to alleviate any connotations of any impropriety.

I am very upset by this incident and I am at a loss to think why I have not been given back the money that have been lost in the bank.

I look forward to your reply by return.

Yours faithfully

Mrs S Woldetsadik

Mrs S Woldetsadik

Mrs S Woldetsadik