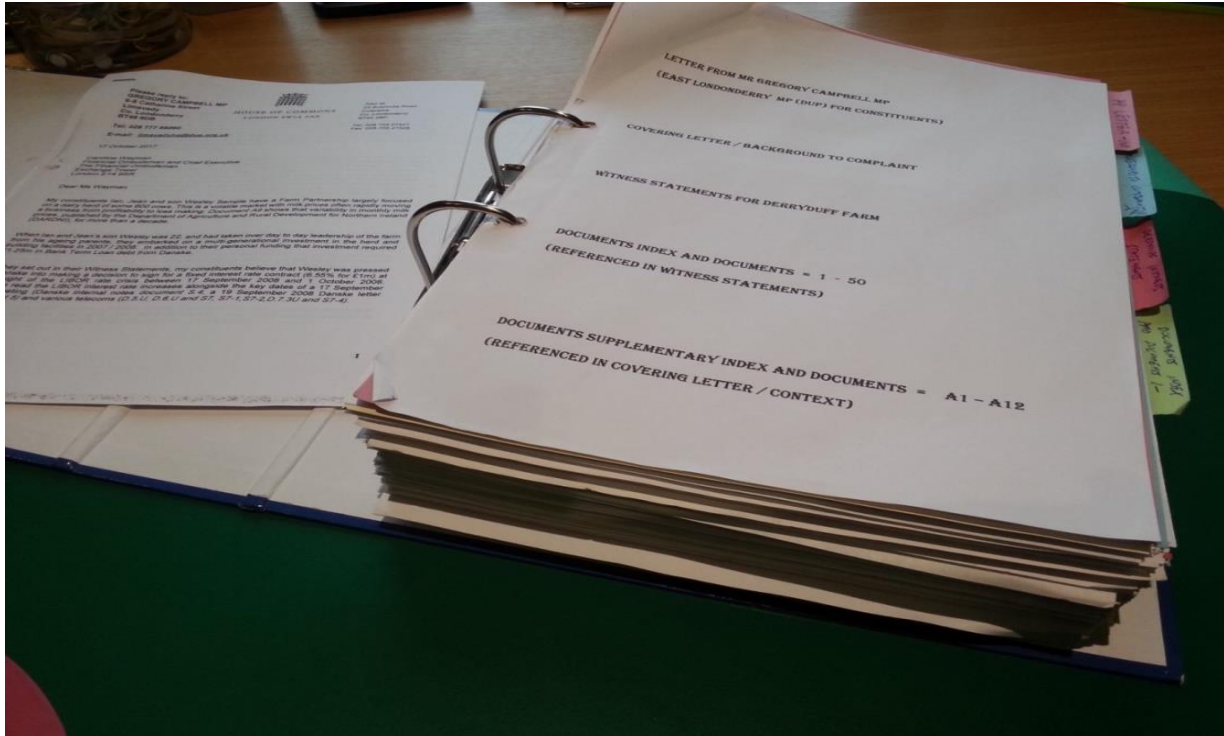


## Sample CASE documentation from Complainant for a Financial Services Tribunal or “Ombudsman”

Disclosure - <sup>1</sup> [Ministry of Justice, Civil Procedure Rules, Part 31](#) , <sup>1</sup> [Ministry of Justice, Civil Procedure Rules, Part 31a](#) , <sup>1</sup> [Ministry of Justice, Civil Procedure Rules, Part 31b](#) and SAR documentation available (after multiple attempts) and Documents Index together with nine witness statements.



### Ombudsman feedback - which can be published as assisting in other submitting Complaints

*“Our ombudsman thought there was a useful summary of the complaint at the beginning, providing clear background to the complaint. The complaint was set out clearly – the documents were set out in a logical order and the evidence was well-referenced throughout. We scan documents onto our system, so the colour tabs put on individual documents can go astray in that process. For us, it’s probably easier to mark the paper document itself with any referencing number – but that isn’t too much of an issue for us.*

*There was a useful chronology, again with references to the documents provided. The file contained the sort of documents we would expect to see – point of sale documents, witness statements, internal notes and call transcripts, correspondence with the bank.*

*It was helpful to have the XXXXXX balance sheets and evidence to show us the XXXXXX was a small/medium business. That’s information we often need to ask for, so to have it already saves time.*

*Some of the news articles that provided a bit of general background to the mis-selling issues and the House of Commons report probably didn’t need to be included. Our staff are familiar with the general context and background to this type of dispute.”... FOS email 11 May 2018*

While the FCA who had received a duplicate set in October 2017 stated in a letter in August 2018

*“ My second observation is that I concur with the assessment of Mr Little and the Financial Ombudsman Service that the documentation provided by Mr Little and the Semples was detailed and of high quality...”*

**SAMPLE SAR Individual Request** That our standard SAR request will confirm details of whether any personal data is being processed and as individuals we will require:

- any document sent by the bank to the Client / us
- any document sent by you to a third party.
- any document sent by a third party to you.
- any telephone audio file between you and the Client / us and any audio file or telephone transcription between you and a third party.
- confirmation and documentation for any credit lines associated with the Client /us or any partnership or Company he is party to and/or provides guarantees for
- where there has been any event in the Client's / our account history over this period which has required manual intervention by any person, we require disclosure of any indication or notes which have either caused or resulted in that manual intervention.
- specific details of the fees/charges levied by any other agency in respect of these accounts and a detailed breakdown of said fees/charges and what each charge relates to and on what date said fees/charges were levied.
- a genuine copy of any notice of fair use of the Client's / our data as required by the Data Protection Act 1998.
- a list of third party agencies to whom you have disclosed the Client's / our personal data and a summary of the nature of the information you have disclosed.

### **SAMPLE CASE - CHRONOLOGY / DOCUMENTS (Page 1:2 part only)**

2 September 2004	Begin process of Moorcroft Estates Limited formation Memorandum and Articles etc
18 November 2004	Invoice of £160 for services for creation
9 February 2005	Name registered at Companies House
16 February 2005	Moorcroft Estates Limited incorporated
16 February 2005	Form 296: Hubert and Marjorie Armstrong appointed as Directors - received 19 May 2005 by DTI Companies Registry
16 May 2005	Form 233: Change of Accounting Reference date to 31 March 2006 – received 20 May 2005
4 August 2005	Letter to Northern Bank Mr David Montgomery requesting that an account should be opened in the name of Moorcroft Estates Limited
October 2005	Glenburn Cash Flows
1 November 2005	Letter to Northern Bank David Montgomery please forward funds to complete purchase of Glenburn Road
2 November 2005	Joint Personal Account opened by Northern Bank
12 December 2005	Northern Bank Land bank account Facility letter for £1.31m for Landbank account (Glenburn) - Danske Margin = 1.75%

	Northern Bank Development Account Facility letter for £360K Overdraft account. Danske Margin = 1.75% (total £1.671m)
	Form 402 re Solicitors Undertaking to deliver the documents of title and equitable charge in favour of the bank.
14 December 2005	Moorcroft Estates Limited Resolution re accepting Overdraft Facility letter (produced to the meeting) and terms and conditions in letter.
18 December 2005	Memorandum of Sale Glenburn Manor - £1.8m – date for completion 22 December 2005
15 Aug 2005 / 7 Feb 2006	Moorcroft Estates Limited Danske Current Account statement....see 21 December transactions.
9 January 2006	402 Form , Danske Charge over all book debts -filed 13 Jan
2 March 2006	371s Annual return filed... dated 27 January 2006
13 March 2006	Hubert Armstrong letter attaching a notice recording decision to purchase lands at Glenburn.
31 March 2006	Accounts for first year ended – filed 30 March 2007.
3 April 2006	Joint savings account opened with £40,000
14 April 2006	Moorcroft Estates Limited LANDBANK Statement 1 - balance transfer of £1.31m with debit interest at 6.25%
18 April 2006	£12955.15 credited to Joint Personal Account
30 June 2006	Moorcroft Estates Limited DEVELOPMENT Statement 1 – limit of £360,000 at debit interest at 14.5%
	Moorcroft Estates Limited Current Account Number 2
10 August 2006	Land Registry - Glenburn – split up for leases – which commence 12 February 2007.
26 September 2006	Planning Application for Glenburn Manor . One Block awaiting final sign off
20 October 2006	Newspaper Clippings- sales promotion and other misc items for Glenburn Manor 402 Form , Danske Floating Charge – filed 13 Jan 2006
2 January 2007	Danske Landbank balance - (£887,000)