

Bank Letter

A. Read this letter from the Caledonian Bank to one of its customers.



Lending Services
Caledonian Bank
45-46 St. Stephen's Green
Dublin 2

1 March 2007

Our Ref: GTI

Mr Charles Stewart
Apt 54A
Blackrock Avenue
Dundalk
Co. Louth

Dear Mr Stewart

RE: Account No. 3949871.
Balance: €109.45
Overdraft Limit: Nil
Direct Debit Presented: €150.00

I regret to advise you that due to insufficient funds in your account, the above item has been returned unpaid with the answer 'Refer to Drawer'.

A charge of €35.00 has been applied to your account, as outlined in the Fees and Charges Leaflet, which you would have received when you opened your account.

As we prefer to avoid having to return payments on your account, please ensure that there are sufficient funds in your account as this will avoid unnecessary charges.

Could you please call in to see us as soon as possible so that we can discuss your financial commitments? Please contact Lisa Kennedy on 01-7575446.

Yours sincerely

Tom Fitzpatrick

Bank Letter - Comprehension

B. Answer the following questions.

1. Who has this letter been sent to?

2. Who has written the letter?

3. What is the number of the current account?

4. How much money is in this account?

5. Does Mr Stewart have an overdraft allowance?

6. How much is the direct debit for?

7. Why is the bank writing to this customer?

8. How much has been applied to his account in charges?

9. What must Mr. Stewart do to respond to the bank?

10. Who should he contact?
