[Your temporary address if you have one]

[Date]

To bank manager

**[The bank’s address]**

Dear bank manager

I am writing to complain about unfair treatment from your bank.

I came into your branch today to ask about a basic bank account.

Your bank treated me unfairly by not giving me help to follow the right process to open a basic bank account.

I think the bank might have treated me differently **because [for example: I’m homeless, I was born outside of the UK, I have a history of financial problems, I have communication needs, I identify as non-binary]**.

This has meant I have not been able to open a bank account. I have also experienced inconvenience and emotional distress.

Under the FCA Principles for Business (FCA Handbook, PRIN 2.1) you must:

* treat customers fairly
* communicate with customers clearly
* pay due regard to the information needs of customers

You must also follow FCA guidance on the fair treatment of vulnerable customers.

I would like you to give me the help I need.

I would also like you to improve your customer service so that no one else has to experience this kind of unfair treatment.

I expect to receive your final response on this issue within 8 weeks.

If I do not receive a satisfactory response, I will take my complaint to the Financial Ombudsman.

**[Your name]**

**[Your phone number or the phone number for your temporary address]**