[Your temporary address]

[Date]

Dear Bank Manager

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

I was told that I could not open an account. The staff member did not give a reason for this. Please email me with a reason. Alternatively, I can collect a letter from the bank.

Please send me a list of ID documents you can accept. And let me know if I can give any more information to support my application.

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

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

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

Please respond as soon as possible. I look forward to your response.

**[Include the following information if you want to. You do not have to give personal information. These are not conditions for a basic bank account]**

I believe I am at an extra disadvantage because of:

* my health conditions or disabilities
* my housing situation, finances or debts
* difficulties with English, computers or the internet

Please let me know how you intend to meet my needs as a customer.

Yours sincerely

**[Your name]**

**[Your email or phone number]**