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The Chairman  
Citi Financial Europe Plc  
PO Box 795  
Camberley  
GU15 9ZD

Chris Hodgkins  
[REDACTED]  
[REDACTED]  
London  
[REDACTED]

15<sup>th</sup> September 2008

Dear Sir

I wrote to you on the 1<sup>st</sup> of April and I have yet to receive a reply.

I am enclosing a copy of the letter.

I also note that on my credit report there is an entry regarding your firm investigating myself for a credit card. Clearly there has been a fraudulent attempt to take out a card in my name and I would be grateful if you remove their entry from my credit report.

Yours sincerely

Chris Hodgkins

Citi Financial Europe Plc  
PO Box 795  
Camberley  
GU15 9ZD

Chris Hodgkins

[REDACTED]  
[REDACTED]  
London  
[REDACTED]

01 April 2008

Dear Sir/Madam

In the middle of January, I received a Credit Card Cheque Book from you regarding Sort Code: [REDACTED] Account Number: [REDACTED] I called 0870 330 4330 and was assured that this was a fraudulent credit card and that I should:

1. Obtain a credit report from Experian, which I did and found that Citi Financial had conducted a search on 18.01.08
2. I checked with my local Royal Mail sorting office that there had been no redirect order from postal address and they confirmed that there was no redirect order.
3. I alerted my bank and they have installed security checks on my account.

I then received a statement in February. I called Citi on the number above and was assured that these would cease. I then received a statement in March. I would be very grateful if you could ensure that I do not receive any more statements and that you interview people before you give out credit.

Yours sincerely

Chris Hodgkins

# CHRIS HODGKINS

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12 November 2008

Mr W J Mills  
Citibank International plc  
Citigroup Centre  
Canada Square  
Canary Wharf  
London  
E14 5LB

Dear Mr Mills

Re: Fraudulent Bank Card [REDACTED]

In the middle of January 2008 I received a book of credit card cheques from you regarding Sort Code [REDACTED] Account number [REDACTED] I called 0870 330 4330 and was assured that this was a fraudulent card taken out in my name by persons unknown. I was advised by Citi Fraud Office to:

1. Obtain a credit report from Experian, which I did, and found that Citi had conducted a search on me on 18<sup>th</sup> January 2008.
2. Check with my local Royal Mail sorting office that there had been no order to redirect my post.
3. Alert my bank; they have consequently installed security checks on my account.

In February I received an account statement from you so I called Citi and was assured that these would cease. I received yet another statement in March and I therefore wrote to you on 1st April.

I am enclosing for your attention copies of:

- The credit report
- Statements
- My letter to you of 1st April

On 15<sup>th</sup> September I wrote to you again (copy enclosed) to say that I had not yet received a reply to my letter of 1<sup>st</sup> April, enclosing a copy of the original letter. Again I alerted you to the fact that there had been a fraudulent attempt to take out a card in my name and that I would be grateful if you would remove their entry from my credit report.

I was therefore extremely surprised to receive a letter dated 15<sup>th</sup> October 2008 stating that a default notice had been served on me and that you would be "registering a default on your credit file with the credit reference agencies after 28 days from the date of this letter." I called the number for the Collections Department at 2.30pm and again at 2.32 - after being cut off - and went through the entire saga of Citi Financial

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[REDACTED] London [REDACTED]

## CHRIS HODGKINS

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Europe's woeful, insouciant and disgraceful treatment of me through this entire affair. Again I was assured that this would be the end of the matter and that my letters of 1st April and 15<sup>th</sup> September were available "on the screen under my details."

In view of the fact that I have alerted you to a fraudulent card on a number of occasions by telephone and in writing, I regard any action by you to communicate details of your egregious errors to credit rating agencies as injurious falsehood. On my return from a business trip I was shocked to receive a notice of assignment of my details to a debt collection agency, 1<sup>st</sup> Credit (Finance) Ltd.

On 8th November I called Citi and spoke to a person called Beth on extension 1495 who was less than helpful; I asked for the name of the chair of the company and was informed that Citi was a global company and that she did not know. When I said I would therefore have to undertake a company search to obtain this information she clearly could not have cared less.

I then called 1st Credit Ltd and spoke to a person called Meeta who was helpful and sympathetic to my position and recognised the fact that Citi Financial had sold them a worthless debt. I was advised to notify the police of this crime and I expedited this matter at midday on 8<sup>th</sup> November 2008. The crime reference number is 2532130108.

I now want this matter cleared up without delay. I also require compensation for the amount of time, phone calls, credit search and obtaining a Crime Reference number, all which should have been the duty of Citi Financial Europe. I also require an apology and an explanation for their shabby, unpleasant, disgraceful and vexatious treatment that I have suffered at the hands of Citi Financial Europe.

I am copying this letter to:

1. The Secretary of the Treasury Select Committee of the House of Commons
2. My MP and other MPs who take a keen interest in the disgraceful behaviour of organisations such as yourselves.
3. 1<sup>st</sup> Credit Ltd; I trust that they will be fully compensated for your actions of passing a fraudulent debt to them.
4. The Financial Services Authority
5. Your company secretary and your fellow directors

I require a copy of the original fraudulent agreement to be sent to me, also copies of any correspondence that have been communicated to third parties.

Finally, I suggest that in future you cease to conduct business over the telephone and that interviews with prospective customers are conducted by properly trained staff.

Yours sincerely

Chris Hodgkins

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London W13