

Henry Lowther FRAM

London

Date: 7 November 2013

Carol Crowley  
Manager  
Barclays Bank PLC  
223 Muswell Hill Broadway  
London  
N10 1DD

**Stuff and Nonsense**

Dear Ms Crowley,

I've been a loyal customer of Barclays Muswell Hill branch since 1966, a period of 47 years and in all this time I have never registered a single complaint to the bank before but last week I had an experience that has left me feeling outraged, frustrated and angry. I think I have been treated appallingly as if my integrity is in question and with not an ounce of consideration whatsoever being given to me for my long customer loyalty. I have stayed with Barclays throughout all the various scandals the bank has been implicated in, PPI, Libor, excessive bonuses, etc. but nothing has made me feel as angry as I do now and, at the age of 72, anger and stress are bad for my health. If it is the bank's policy now to persist and defend the silly treatment that I encountered at the hands of a cashier last week then I will most certainly close my accounts and take my custom and money elsewhere.

On October 30th I came into the Muswell Hill branch to present two cheques to be deposited into my current account. These were refused by the cashier on the grounds that the cheques had been made out to Henry Lowther, whereas the account in question is in the name of Mr T H Lowther. As I've been bringing in literally thousands of cheques to this branch made out to Henry Lowther in the same way for 47 years without a single cheque being refused or questioned I was somewhat surprised and astonished at what I was being told and was frankly stunned with disbelief. The cashier was a Mr Chris Day. When I asked him if I could speak to the manager in order to sort this out he then said *he* was the Accounts Manager, (as if there was no higher authority!) and therefore there would be no point. (On his card, however, he is described as Operations Specialist, whatever that's a euphemism for!) I tried in vain to explain to him that Henry Lowther and Mr T H Lowther are one and the same and that this had been understood and accepted by precedent way back before he was even born and in the days when you could have a cosy chat and a cup of tea with the manager and staff would often greet you with "Good morning, Mr Lowther." He stubbornly refused to accept that and simply suggested that if a 'T' had been placed in front of 'Henry' the cheques would have been OK. He then suggested that I should now return them to the drawer and put them to a lot of bother to get new ones made out to me in the silly manner he suggested. (And, of course, the drawer could in theory refuse. And after all, why should they be inconvenienced by this farce? Or myself for that matter?) I couldn't believe what I was hearing here and was incredulous at the stupidity, irrationality and the attitude that was being handed out to me. It was like something

from a Monty Python sketch! And where did common sense disappear to? These cheques are mine for work I'd undertaken as a professional musician and as I *am* Henry Lowther and the account is *my* account, what is the problem? Right now the cheques remain unpaid and, therefore, in effect, I've not yet been paid for my work.

A word of explanation; I was named Thomas Henry Lowther after my father but was always addressed by my parents as Henry and never as Thomas. This used to be fairly common practice in the north of England as using second names was helpful in avoiding confusion with the father. I've been Henry Lowther throughout the whole of my life, I've never been known by anything else and it's the name I've always used in my profession. If Mr Day had bothered to check he might have noticed that 'Henry' is my middle name but the logic of what he was telling me is that 'Thomas', my first name, would have been acceptable but not 'Henry'. Why? Why should only first names be allowed? Is it the case that all of a sudden, after 47 years, Barclays Bank will only accept first names? Is there prejudice now against middle names? Some weird form of discrimination? "Namism", perhaps? How on Earth do you deal with people with long Arabic and other non-English names? Is this now bank policy or is Mr Day simply a maverick? Well, at the age of 72, I'm just not prepared to change what I've always been called by just to suit what seems to me to be an arbitrary decision of one bank cashier in one branch. If, for some reason that is utterly beyond my comprehension, this is deemed a security issue, then the hundreds of cashiers I have dealt with over 47 years have not been particularly vigilant! When I told Mr Day that I had paid in two other cheques made out as usual to Henry Lowther as recently as October 18th, he said that the cashier shouldn't have allowed them. Does this cashier know that Mr Day thinks they weren't doing their job properly? And what about all the other hundreds of cashiers that have allowed my cheques stretching back over 47 years? Does he think they were all at fault too?

Last week I telephoned Barclays Consumer Relations about this matter (Reference No. A073523) and through the person I spoke to there I understand that I should be receiving a letter soon explaining the bank's position but that I shouldn't expect it to be helpful. It was my intention to wait until I'd received this letter before writing to you but a week has now gone by and so far the letter has failed to materialise. It's also unclear to me from where in Barclays large organisation this letter will originate. (It's interesting to note here that the Barclays Bank employee I spoke to was supportive and agreed with me that this situation is completely ridiculous and suggested I might merely re-present the cheques at another branch or bank! I'm unwilling to do that on principle. He also said, and I quote, "You would think they'd take more care of someone who has been with the bank for 47 years!")

I understand through Customer Relations that there has been a temporary manager at the branch, Ms Bali Hara, during these events but that you will have returned from your holiday by now and I therefore look forward to hearing from you with your comments. If I'm not entirely satisfied I will then take the necessary steps to facilitate the closure of my accounts. I will also contact the Financial Services Ombudsman and write to Barclays Chairman, Sir David Walker, and to Barclays CEO, Antony Jenkins, to see what they think.

Yours mourning the passing of common sense,

Henry Lowther FRAM

Henry Lowther FRAM

London

Date: 21 November 2013

Sir David Walker  
Chairman  
Barclays Bank PLC  
1 Churchill Place  
London  
E14 5HP

**Complaint Reference: A0735232**

Dear Sir David Walker,

I do know that you are a very busy man and I'm sorry to trouble you with what is a probably a trivial matter to you but is certainly not a trivial matter to me.

I've been a customer of the same Muswell Hill Branch of Barclays Bank for 47 years and have never had cause to make any form of complaint until recently but, as I am unhappy with the response of both the Barclays Customer Response Team and the branch manager to a complaint I made, I feel that I have now no other course of action but to write to you.

I first called the Customer Response Team and then wrote a letter to the branch manager, Ms Carol Crowley, after a surprising and humiliating experience I had had with a cashier that had me walking out of the bank feeling frustrated and angry. A copy of that letter describing my experience is enclosed so that I don't have to repeat myself here.

After receiving my letter Ms Crowley called me on my mobile 'phone and, despite the content of the letter in which I explain very carefully why my name is 'Henry', she asked to speak to 'Thomas' Lowther. Did she not read my letter or was she being provocative? I thought this was insulting so I said that she couldn't speak to 'Thomas' Lowther but could speak to 'Henry'. She then explained that the cashier was right to refuse my cheques as he was only following 'procedure'. As thousands of my cheques have been allowed for 47 years with no problem at all I asked her if this was new 'procedure' and she said no and that it has always been that way for as long as she'd worked in the bank for 28 years. When I then asked how come this had never been a problem for 47 years, she said she was unable to account for it! Well, this is unsatisfactory. As she's the manager she should be able to give me a reason! If this is indeed the case, then it appears that for at least 28 years the bank has been negligent and incompetent for passing my cheques. In all honesty I really can't believe that! From my position it just seemed that Ms Crowley was defending her cashier at all cost (or more to the point, my cost!).

After waiting for ten days I received a letter from the Customer Response Team predictably informing me that they were not upholding my complaint. This letter wasn't posted directly to me

but came via my branch manager with a covering letter, and was also addressed to 'Thomas' Lowther! All the Response Team actually did was to contact my branch and, of course, Ms Crowley remained unmoved. From my point of view this was now the beginning of a vicious circle and therefore Barclays' complaints procedure was a total waste of time.

The Response Team's letter stated what Ms Crowley had already told me, that I could open a business account in the name of Henry Lowther and then I could pay in cheques in my actual, real name. (Wow, what a privilege!) After an initial 12-month free period I would then be charged £0.19 per deposit. Why can I have a business account in my usual name but not a normal current account? It makes no sense to me whatsoever. In any case there is something ridiculous about opening a business account at my age, 72, and in my now more or less semi-retired (or semi-required!) time of life. Also, in this letter, two enclosures are mentioned. One is a 'Don't hold back your feedback' leaflet and the other, a guide, 'Your Complaint and the Ombudsman'. Needless to say these were negligently not included in the envelope!

I have been led to believe that branch managers have discretionary powers in instances like this. I was told this by the person I spoke to at the Customer Response Team and also by someone who works at another bank. It would seem however that I have now been served a *fait accompli* by my bank and that my 47 years of customer loyalty has amounted to nothing in the eyes of Ms Crowley. It would be nice for someone here to simply explain to me the logic of my bank's actions in creating a problem that wasn't there for 47 years but has now become a gross inconvenience to me as well as souring my relationship with the bank. I simply can't see how there can be any risk to either the bank or myself in allowing me to pay in cheques in my own name, as, after all, I'm paying *in*, not taking money *out*, and you would think the bank would, and should, know me by now. All Ms Crowley can think of is that hypothetically I might fraudulently obtain cheques belonging to another person called Henry Lowther but by having an extra 'T' in front that might prevent fraud somehow! Really? Also cheques made out to Mr T H Lowther or even Mr T Lowther would be OK! And how would that make a difference? Is there something here that I don't understand? Please explain it to me!

I feel certain that had I presented my cheques to another cashier that morning they would have been passed as usual and that I am a victim here of arbitrariness. Throughout all this unpleasantness, as well as not receiving a logical explanation and a satisfactory account of how my cheques have been allowed over all the years, I've also not had a satisfactory apology for the inconvenience this has caused me or of any form of recognition or trust for my 47 years of loyalty. It means nothing apparently! Time to change bank, methinks!

Yours sincerely,

Henry Lowther FRAM