



Stanwell
Staines-Upon-thames
Middlesex
TV

000175610100499
139795VA1186



9th July 2013

Account No: 5520

Account Type: HBOS

New Reference Number: 13

Dear Mr

Your account with HBOS PLC with a balance due for payment of £18690.28 was sold to Lowell Portfolio I Ltd by us on the 24/06/2013 and this letter is give you notice of the assignment of the debt.

We have not been made aware of any reason why the debt should not be paid and as Lowell Portfolio I Ltd are now the legal owners of the debt any payments you make should be made to them and not to us or any of our previously appointed agents.

If you have any query, want to discuss the debt or repay what you are contractually obliged to please call the number below. Any further communications and payments must be addressed to Lowell Portfolio I Ltd at:

Enterprise House
1 Apex View
Leeds
LS11 9BH

Telephone: 0844 844 4716

Yours sincerely

Craig Ballantine
Manager Collections & Recoveries



0844 844 4716



post@lowellgroup.co.uk



www.lowell.co.uk

We're open
Mon - Thurs, 8am - 8pm
Fri, 8am - 7pm
Sat, 8am - 2pm

PO Box 172
Leeds
LS11 9WS

Calls may be
recorded for training
and monitoring
purposes

Lowell.
PORTFOLIO I



M [REDACTED]
Stanwell
Staines-Upon-thames
Middlesex
T [REDACTED]



Please provide your
Lowell reference
number when
you contact us

9th July 2013

Dear Mr [REDACTED]

Introducing Lowell

We are Lowell Portfolio I Ltd, a specialist debt purchaser who buys accounts from companies such as HBOS PLC where there is an outstanding debt. We then work with the customer to help them repay it. Your account was sold to us on the 24/06/2013 because there is an outstanding balance that remains unpaid. Details of your account are set out in the right hand margin of this notice. As Lowell Portfolio I Ltd now owns the debt we are entitled to receive payment of the outstanding balance.

Your balance

Before selling your account to us, HBOS PLC checked their records and found no reason why this should remain unpaid. You therefore need to pay us the outstanding balance, which is £18690.28.

You can call us on **0844 844 4716** and pay the full balance by card, or, if you cannot afford to pay in full you can set up a monthly repayment plan. The simplest way to pay by instalment is to set up a Direct Debit until the balance is paid off. You can also visit our website www.lowell.co.uk and complete the Direct Debit mandate online.

What happens next

Please call us and discuss how you can repay this account. When you have paid the debt off, or, once you start to make monthly payments we will contact the Credit Reference Agencies to update your credit file. Keeping your credit file up to date can help your credit rating and allow you access to cheaper forms of credit.

Statement of your account

Under the Consumer Credit Act 2006, until the debt has been repaid, we have an obligation to send statements and notices to you at prescribed intervals. On the reverse of this letter you will see your current position with regard to this account.

Yours sincerely

Andrew Bartle
Chief Operations Officer

Fair Processing Notice

Lowell Portfolio I Ltd and Lowell Financial Ltd (an associated company) are now the "Data Controllers" of your personal data. Your personal data will be processed fairly and lawfully in accordance with the principles of the Data Protection Act 1998 for the purpose of collecting payment and account administration (the "Purpose"). The Data Controllers may share your personal data and allow it to be processed by group companies, agents or third parties for the Purpose.

Your Lowell Account

Lowell reference number:

132 [REDACTED]

Please provide this number when
you contact us

Original company name:

HBOS PLC

Original account number:

55207 [REDACTED]

You owe: £18690.28

Lowell Portfolio I Ltd., a company registered in
England and Wales under Company Reg No:
4857418. Consumer Credit Licence No: 544015.
Registered Office: Enterprise House, 1 Apex
View, Leeds, LS11 9BH



CreditExpert
from Experian®

Visit www.mycreditdetails.co.uk now
and get unlimited access to your Experian
credit report with a 30-day free trial.

Statement of your account

This notice is being given to you as required by the Consumer Credit Act 1974 because you fell behind with your payments under this agreement with your original creditor.

Statement date: 09/07/2013

Period covered: 02/07/2013 to 07/08/2013

Opening balance on 02/07/2013	£18690.28
Total payments received	£0.00
Balance adjustments	£0.00
Fees and charges	£ 0.00
Closing balance on 07/08/2013	£18690.28

Your transactions

Month	Transaction Type	Credits (£)	Debits (£)	Balance (£)
	Opening balance			18690.28
	Balance adjustments			
	Fees and charges			
	Total transactions	0.00	0.00	
	closing balance			18690.28

Notices

For so long as you continue to be behind with your payments by any amount, you will be sent notices about this at least every six months. We are not required to send you notices more frequently than this, even if you get further behind with your payments in between notices, and we would request you to contact us on the details provided to discuss repayment of your account.

Office of Fair Trading Information Sheet

This notice includes a copy of the current information sheet on arrears prepared by the Office of Fair Trading. This contains important information about your rights and where to go for support and advice, for example on applying for a Time Order, as well as our right to charge you interest. If it is not included you should contact us to get one. Please refer to the Office of Fair Trading information sheet for more information about how to get advice on dealing with your debt.

Default sums and interest

You will not incur any default sums or extra interest in relation to the missed or partly made payments referred to in this notice. This notice does not take account of any payments received after the date of the notice.

[REDACTED]
[REDACTED]
Stanwell,
Staines-upon-Thames,
Middlesex

Andrew Bartle
Chief Operating Officer
Lowell Portfolio I
PO Box 172,
Leeds, LS11 9WS.

Date: 14th July 2013

Lowell Ref#: 132 [REDACTED]

Dear Mr. Bartle,

With regards your letter of 9th July 2013, I congratulate you on your new acquisition of an alleged debt from HBOS PLC.

Thank you for also informing me that you have purchased this alleged debt as, by your own admission, this account with HBOS PLC has now been paid in full.

Any obligation to pay said alleged debt was with HBOS PLC, not with your company. If this is not true please provide forthwith a contract with my wet ink signature on it (a contract actually signed by me) that allows your company to forcefully extract any alleged monies 'owed' by me if there is no 'performance' on my part.

Providing you can supply said contract, signed by myself and a representative of your company, I would be very willing to consider any proposals to pay any alleged monies that I owe your company. You have TEN (10) calendar days with which to provide me with this contract which is required to move forward on this matter. All communications must be in writing.

Please find attached a document, a Courtesy Notice, that should clarify my position for you.

This is a document filed last year that shows that all corporations worldwide have been foreclosed on under the UCC (Uniform Commercial Code) rules. The UCC is worldwide, if you didn't know. Ask your solicitors. This document further makes it clear that you will be personally held responsible for any actions your company may take against me if you fail to provide the requested contract between your company and myself.

Furthermore without any proof of a contract between your company and myself I want to make it absolutely clear that I DO NOT CONSENT to you or your company

using my name to harass me via any means whatsoever. If there is any signature anywhere that gives you any power of attorney over me I revoke, rescind and make void that signature immediately.

As to any statutes that you may be trying to apply to me, all statutes apply to 'person(s)' or 'PERSON(S)'. That being so I waive my right to be recognized as a 'person' or 'PERSON' before the law. (Article 6, Universal Declaration of Human Rights; Article 16, International Covenant on Civil and Political Rights). Correct me if I am wrong, but the UK is a signatory to these.

Govern yourself accordingly.

By: _____


P.S. The only letter that I will accept without any penalty is one showing a balance of £0.00 allegedly owed.

Courtesy Notice

Respondent (private details): _____ c/o alleged _____ _____ _____	Proponent (private details): _____ _____ _____ _____
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Date: _____ of _____, 2013

Re: **Unlimited personal liability arising from foreclosure of all banks, all corporate governments and all other corporations by UCC filings of the One People's Public Trust. (OPPT)**

Service: Email / Fax / Hand Delivery / Registered Mail Number _____

DULY VERIFIED DECLARATION OF FACTS:

I received a document that purports to be a _____ (action);
reference alleged number/date _____ and also with regard to perpetuation of any and all SLAVERY
SYSTEMS by _____ ;
with address of _____ ;
hereafter "Respondent".

I am the sole lawful and legal REGISTERED owner, custodian, and trustee of my BE'ing, any and all creations therefrom, and property thereof, UCC Doc. File No.'s 2012127810, 2012127854, 2012127907, 2012127914, restated and incorporated here by reference as if set forth in full, original notice of DECLARATION OF FACTS by public registration made and given by the One People's Public Trust, hereafter "OPPT". I have and do knowingly, willingly, and intentionally adopt, reconfirm, and ratify said DECLARATION OF FACTS as my own duly verified due DECLARATION OF FACTS, nunc pro tunc praeterea preterea, un rebutted as a matter of law, as matter of fact, and as a matter of public policy, hereafter "Proponent".

DULY VERIFIED NOTICE:

Proponent duly gives and makes notice to Respondent that Proponent DOES NOT CONSENT to any unlawful and illegal devaluing, diminishing, abrogating, subjugating, subordinating, usurping, invading, violating or theft of Proponent's duly secured BE'ing, any and all creations therefrom, and property thereof. Respondent is duly ordered to CEASE AND DESIST any and all said unlawful and illegal actions against Proponent effective immediately.

Proponent duly makes and gives you due notice that Respondent is lawfully and legally responsible and liable, in principal and triple damages under common law, for any and all unlawful and illegal actions against Proponent by Respondent causing and resulting in any and all damage to Proponent, inclusive of physical harm, physical detention, property seizure, property damage, financial damage, or any other damage of Proponent's measurable energy.

Respondent's attention is directed to the DECLARATION OF FACTS, specifically the foreclosure in late 2012, of the world's corporations operating under the guise of the people's governments, banks and all other corporations for cause of treason against and the damage of the one people of this planet without their knowing, willing and intentional consent, specifically:

Government Charters Cancelled: (Refer: DECLARATION OF FACTS: UCC Doc # 2012127914 Nov 28 2012)

"...That any and all CHARTERS, inclusive of The United States Federal Government, UNITED STATES, "STATE of ...", Inclusive of any and all abbreviations, idem sonans, or other legal, financial or managerial forms, **any and all international equivalents**, inclusive of any and all OFFICES, inclusive of any and all OFFICERS, PUBLIC SERVANTS, EXECUTIVE ORDERS, TREATIES, CONSTITUTIONS, MEMBERSHIP, ACTS, and any and all other contracts and agreements made thereunder and thereby, are now, void, worthless, or otherwise cancelled, un rebutted; ..."

Bank Charters Cancelled: (Refer: TRUE BILL: WA DC UCC Doc# 2012114776 Oct 24 2012)

"Declared and ordered irrevocably cancelled; any and all charters for Bank of International Settlements (BIS) members thereto and thereof including all beneficiaries, including all certain states of body owning, operating, aiding and abetting private money systems, issuing, collection, legal enforcement systems, operating SLAVERY SYSTEMS ... commandeering lawful value by unlawful representation..."

Said **DECLARATION OF FACTS**, identified herein, restated here, **remains un rebutted and stands as Absolute Truth in law**, commerce and BE'ing, registered in public record, universal law ordinance, for all of the world to rely upon. See <https://gov.propertyinfo.com/DC-Washington/> (registration required), or www.peoplestrust1776.org.

Accordingly, Respondent is advised that they now act in the capacity of an individual entity, without a corporate safety net and with full personal liability for EVERY ACTION THEY TAKE under common law protected and preserved by public policy UCC 1-103, and Universal law, the governing law laid out in the OPPT UCC filings.
(Refer: **WA DC UCC Ref Doc # 2012113593**)

Should Respondent choose to act on behalf of a foreclosed entity, causing Proponent any damage as herein stated, Respondent, in their individual and unlimited capacity will be held absolutely liable. Such actions may result in lawful remedy being brought against Respondent, pursuant to public policy UCC 1-305, including but not limited to UCC Commercial Bill (Lien), against Respondent's assets.

Further, Respondent's attention is drawn to **DECLARATION AND ORDER: UCC Doc # 2012096074, Sept. 09 2012**, duly reconfirmed and ratified by COMMERCIAL BILL UCC Doc. No. 2012114586 and TRUE BILL UCC Doc. No.2012 114776 which states:

Volunteers within the military ... **"to arrest and take into custody** any and all certain states of body, their agents, officers, and other actors, regardless of domicile by choice, **owning, operating, aiding and abetting** private money systems, issuing, collection, legal enforcement systems, operating SLAVERY SYSTEMS against the several states citizens, ...", and "Repossess all private money systems, tracking, transferring, issuing, collection, legal enforcement systems operating SLAVERY SYSTEMS..."

"...all beings of the creator shall forthwith assist all Public Servants identified herein, **to implement, protect, preserve and complete this ORDER** by all means of the creator and created as stated herein, by, with, and under your full personal liability..."

Should Respondent cease and desist in any and all damaging actions against Proponent, actions brought against Respondent's assets shall be averted.

Respondent is cautioned of its compounding and accumulating liability through instructing, directing, or conspiring with colleagues in pursuing damaging actions against Proponent. Should colleagues so instructed detrimentally damage Proponent, they will be made jointly and severally liable, through Principal Agent Doctrine, preserved by public policy UCC 1-103, and it is now your commercial and moral responsibility to inform them. It is your responsibility to investigate your liability and any potential future liability that is created by your knowing, willing and intentional free will choice to damage Proponent. Proponent has duly made and given an additional courtesy notice to Respondent, original notice is a matter of record made and given by OPPT.

Should Respondent choose to interact with Proponent privately and individually beyond this date, Proponent's terms and conditions No _____ are offered for Respondent's acceptance, wherein the method of acceptance is clearly defined.

Respondent's attention is also drawn to positive benefits that the OPPT filings offer every person. Foreclosed banks cancels debt. Cancelled "government" charters eliminates unlawful taxes, statutory law, all courts etc.

New governance is here. See page 5 for more information.

Take due notice and be governed accordingly.

Proponent: _____

Witness: _____

Date: _____

Witness Name: _____

Terms & Conditions

Respondent (private details): _____ c/o alleged _____ _____ _____	Proponent (private details): _____ _____ _____ _____
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Parties:

These Terms & Conditions are applicable to the above named parties, also including but not limited to colleagues acting for or on behalf of the named parties:

Applicability

Whereas all Banks and "Government" have been duly foreclosed upon (ref: UCC Doc # 2012127914 <https://gov.propertyinfo.com/DC-Washington/>), Respondent therefore acts in the capacity of a **private individual**.

In the absence of government statutes and bank or other corporate contracts, the only instrument that will compel performance between private individuals is a lawfully binding contract.

Respondent's Responsibilities

It is Respondent's onus and responsibility to provide proof of claim in the form of a Sufficient Verified Response of a lawfully binding contract, presumed or claimed to exist between the parties. Additionally any claimed contract must possess all elements of a lawfully binding contract including but not limited to; offer, acceptance, true reliant statements of fact, intent and consideration, and that these elements have been knowingly, willing and intentionally disclosed to Proponent.

Absent a lawfully binding contract, this document notices a contractual good faith offer of terms and conditions between the parties which upon acceptance will form a lawfully binding contract between the parties.

It is Respondents responsibility to inform and advise any colleagues acting for or on behalf of Respondent of these terms and conditions.

See Schedule A for contractual obligations arising from acceptance of these terms.

Sufficient Verified Response

Owing to the seriousness of the matter, only a response that meets the following criteria qualifies as a Sufficient Verified Response. Response must:

1. be duly registered verified and sworn documentation of standing, authority, value, and rebuttal of every point with specificity and particularity;
2. exhibit written delegation of authority signed by the Respondent if response is by another;
3. use words defined within common dictionaries (e.g. Webster's or Oxford).

No correspondence will be entered into by telephone.

A facsimile and digital scan of this document shall be legally binding as an original.

Method of Rejection

No contract shall be considered entered where Respondent does not do or perform any of the actions listed in Schedule A. *No action, no contract.*

Method of Acceptance

A lawfully binding contract is knowingly entered into by Respondent or any of their agents doing or performing any of the actions listed in Schedule A. *Action is acceptance.*

Terms of Acceptance

Acceptance is with Respondent's consent to the following:

1. Agreement with all terms and conditions stipulated herein;
2. Unreserved acceptance of charges payable stipulated in Schedule A;
3. Respondent irrevocably and unconditionally waives any and all rights of objection, immunities or defenses.

Schedule A

Currency: *Troy ounces of 99.9% pure silver.

Silver has been selected because the former corporations that issued currencies have been foreclosed.

Collection fees: Collection fees for any unpaid invoices are additional.

Charges

Item	Description	*Rate (in ounces of Silver)
1	Any claim absent a lawfully binding contract between the parties	2,000 oz.
2	Enforcing or attempting to enforce any prior issued instrument from a foreclosed entity	2,000 oz.
3	Enforcing or attempting to enforce a judgment from a "Court"	5,000 oz.
4	Engaging any 3rd Party service absent a lawfully binding contract between the parties	10,000 oz.
5	Breach of privacy including but not limited to each or any form, notice or letter addressed to anyone other than the Proponent at the reply address noted on each presentment	500* oz.
6	Unlawful physical or non-physical threat including but not limited to a threat of prosecution, restraint, bodily harm or legal action	4,000* oz.
7	Unlawful physical harm including but not limited to restraining Proponent or inflicting bodily harm.	10,000* oz.
8	Unlawful repairable Damage to the Proponent's private property or goods instigated by or caused by the Respondent	5,000* oz.
9	Unlawful destruction of Proponent's private property or goods including but not limited to irreparable damage	10,000* oz.
10	Unlawful claim of ownership of Proponent's private property or goods including but not limited to sale or auction	5,000* oz.
11	Action against another, not party to these terms and conditions, absent a lawfully binding contract between the parties, causing harm to Proponent, including but not limited to damage of Proponent's measurable energy	1,000* oz.
12	Each telephone call made by Respondent in the pursuit of any claim absent a lawfully binding contract between the parties	1,000* oz.
13	Seizing Proponent's private property or goods as surety for payment of any claim absent a lawfully binding contract between the parties	1,000* oz. per calendar day
14	Each day claim is made against Proponent's private property or goods, including but not limited to registering a lien, absent a lawfully binding contract.	500* oz. per calendar day
15	Unlawful arrest or detainment per calendar day or part thereof.	1,000 oz. per calendar day
16	Operating or perpetuating any and all private money systems, issuing, collection, legal enforcement systems, operating SLAVERY SYSTEMS of and against the One People*. *The One People as defined in UCC 2012079290	1,000* oz. per calendar day

Note: Without a lawfully binding contract in place, any fee, charge or invoice levied on an incremental basis including but not limited to containing any interest component, will be treated as though a separate incidence. Units of increment will determine number of incidences invoiced.

Changes to Terms and Conditions

Terms and conditions may change at any time. Respondent will be offered new terms that will supersede and cancel any previously issued terms and conditions.

The One People's Public Trust (OPPT)

The OPPT documents that were disclosed on December 25th have swept across the land like wildfire. It has become a grassroots movement taken on by hundreds of thousands of people across the world (soon to be millions) who all want the same thing; They want freedom from the old enslavement system and a choice to live their lives according to their own free will and to exercise their own free will choices. The current systems have failed and they are being held up only by artificial means and the last bit of energy that was already "in the pipes" before the foreclosure. The OPPT documents open the door to the possibility of allowing the people to free themselves from these failed systems and co-create a new system, according to our desires and free will choices. Where each human is acting for the highest good of all and where we can all thrive.

What is the One People's Public Trust?

The One People's Public Trust itself consists of every person on the planet, the planet itself and the Creator.

The One People's Trust trustees are a group of very skilled individuals including legal professionals who, in conjunction with a positive group inside the financial system, carried out extensive investigations into the massive fraud and theft taking place at the time.

After exercising extreme prudence, the OPPT concluded that the corporations operating under the guise of the people's government and financial systems were committing treason against the people of this planet without the people's knowing, willing and intentional consent. Through a series of REGISTRATIONS of the BE'ing of the one people of this planet, the land, airs, seas and every creation thereof and therefrom, all unlawful and illegal claims of ownership and actions of management and control by the principals, agents and beneficiaries were lawfully and legally duly cancelled and foreclosed upon by their own free will choice not to remedy the damage they had caused. The final report from the investigation is to be found here <http://www.scribd.com/doc/118067922/PARADIGM-DOCUMENT-FROM-THE-TREASURY-FINANCE-AG-INDUSTRIESTRASSE-21-CH-6055ALPNACH-DORF-SWITZERLAND>

OPPT guards, protects and preserves all BE'ing, inclusive of gold and silver previously misused and abused by the banking system. The one people of this planet, and all BE'ings guarded, preserved and protected in Trust, individually and equally, are the only lawful and legal issuers of any legitimate REPRESENTATION of value, especially currency. The alleged main stream banking system no longer has asset backing. The trustees have returned and allocated a significant amount value to each human, a value that could pay the debt of the average person many, many times over. This is unnecessary of course. All debt has been eliminated by the very fact that the banks chose not to provide verified documentation that a loan had ever been made, as a matter of law, as a matter of fact, and as a matter of public policy, and the banks therefore chose by their free will choice to foreclose on themselves.

Many significant changes have come about including that we now live in a world of unlimited responsibility and liability that may bother you, but when you have a huge asset to call upon in need, that fact is mitigated.

At the same time, the trustees invoked a replacement system of governance called Creators Value Asset Centers or CVAC's. The CVAC system is the antithesis of the corrupt, externally controlled looting devices that were termed Governments. They are in fact, in commerce, in law, preserved by public policy, REGISTERED as wholly owned, with full title, value and rights, co-jointly and equally by each of the one people on this planet, expressly warranted to be entirely transparent entities that exist only to serve the people of this planet by providing any systems of assistance the people of this planet deem necessary or desired, and these systems are prevented from impinging on any aspect of the free will of any human.

The CVAC system is presented as a planet wide, completely interconnected network structure run only by bonded public servants who act with full responsibility and in full liability at all times. Every human on the planet is served by CVAC and its BRANCHES. Each former nation on the planet has one CVAC BRANCH reserved for it. This incredible paradigm shift is just beginning to unfold right now.

Why is day to day life still the same? The old system is currently in denial and although there are negotiations going on continuously at the highest level, the news of the existence of the Trust is deliberately being kept out of the main stream media by the alleged corporate system to deceive the one people of this planet as it always has done. The impending implementation of funded CVACs will correct this situation.

Yet this document is in front of you and YOU now know what is really happening. You are now part of the paradigm shift.

This document is a lawful and legal challenge to approaches by individuals acting in ignorance of the new system or knowingly, willingly, and intentionally attempting to usurp, violate, invade, abrogate, subjugate, or insubordinate any BE'ing on this planet.

It is also an invitation to participate transparently, with integrity, in the greatest period of change ever seen on this planet.

In the months to come our world is going to change beyond recognition. Our true history will be revealed along with the truth of the system we have been living under. Much technology that has been withheld from us will be released including power production, health and transport. War, disease and pollution will be a thing of the past.

Each of us needs to do our own research. Patience is required while we develop our own understanding of what is occurring and choose what we do with this information only as it resonates within each of us. There are many groups around the world that have formed to develop strategies on how best to use the OPPT filings to help free the people and many who are working to push the information out to the people as the CVAC system is prepared for rollout.

Just Google One People's Public Trust, OPPT or go to www.peoplestrust1776.org.

Thank you.

Contacting us about your complaint:

**0800 542 0058**

We're open
Mon - Thurs, 8am - 8pm
Fri, 8am - 7pm

PO Box 172
Leeds
LS11 9WS

Please provide your
Lowell reference
number when
you contact us



ComplaintsResolution@LowellGroup.co.uk

Lowell.
PORTFOLIO 1



Stanwell
Staines-Upon-thames
Middlesex

0001913101100617
130140181378



22nd July 2013

Dear M [REDACTED]

Thank you for taking the time to contact us recently.

I confirm that your complaint has now been passed to the Customer Relations Department who will carry out a thorough investigation. We will investigate this as quickly as we can but we may need to contact you for further information or to provide you with an update.

If we can contact you by telephone, we will be able to discuss your concerns directly with you and hopefully agree a resolution with you verbally. This is the quickest and easiest way for us to resolve this for you.

I would like to assure you that the account will be placed on hold, and we will stop all collections activity whilst dealing with your complaint.

We enclose a copy of our internal Complaints Procedure for your information. Please take the time to read this, as it explains fully the steps we will follow in responding to your complaint.

In the meantime, if you have any queries please do not hesitate to contact my team by calling the free telephone number: **0800 542 0058***, which brings you directly through to the Customer Relations Department.

Yours sincerely

Michael Thorne
Customer Relations Manager

Your Lowell Account

Lowell reference number:

132 [REDACTED]

Please provide this number when
you contact us

Original company name:

HBOS PLC

Original account number:

5520 [REDACTED]

You owe: £0.00

Lowell Portfolio 1 Ltd., a company registered in
England and Wales under Company Reg No:
4857418. Consumer Credit Licence No: 544015.
Registered Office: Enterprise House, 1 Apex
View, Leeds, LS11 9BH



* You can call the Customer Relations team directly and for free, between 08:00 to 20:00 Monday to Thursday and 08:00 to 19:00 on Friday - Tel 0800 542 0058

Lowell's commitment to you

The Lowell Group is committed to handling complaints fairly and sensitively, in a consistent and responsible manner.

This document provides you with details of what steps we will take in handling your complaint and what to expect from us.

Complaints Procedure

1) We will acknowledge your complaint promptly and usually within 5 working days of receiving it.



2) We will review your complaint and send you a final response on completion of our investigations. We aim to answer complaints within 4 weeks of receipt, but if we are not able to, we will provide you with an update.



3) In most cases where we have not sent a final response within 4 weeks, you will receive one within 8 weeks of receipt of your complaint. However, if for any reason we are unable to do this, we will send you a further update to let you know when you can expect a final response.



4) If at any time you are not satisfied with the way we are handling your complaint please do not hesitate to contact the Customer Services Manager.

The Financial Ombudsman Service (FOS) also provides a dispute resolution service to assist customers. You can use this service if we haven't sent you a final response within 8 weeks of us receiving your complaint or you are not happy with our final response. We hope you will not feel the need to do so but we will provide you with further details about this service when we send the final response or the update.

Contacting us about your complaint:

**0800 542 0058**We're open
Mon - Thurs, 8am - 8pm
Fri, 8am - 7pmPO Box 172
Leeds
LS11 9WS*Please provide your
Lowell reference
number when
you contact us*

ComplaintsResolution@LowellGroup.co.uk

Lowell.
PORTFOLIO IMr [REDACTED]
[REDACTED]
Stanwell
Staines-Upon-thames
Middlesex
T [REDACTED]000247010100383
780851B1378

14th August 2013

Dear Mr [REDACTED]

Following on from our previous letter in acknowledgement of your complaint, we are writing again to advise we are still investigating the details of your concerns.

Unfortunately, we have not yet completed the investigation that will allow us to respond fully.

Please accept our apologies for the delay and thank you for your patience. Be assured that we will write to you again as soon as possible but no later than 8 weeks from the date we received your complaint.

In the meantime, if you need to make contact with us, please telephone a member of my team on the number above.

Yours sincerely

Michael Thorne
Customer Relations Manager**Your Lowell Account**

Lowell reference number:

132 [REDACTED]*Please provide this number when
you contact us*Original company name:
HBOS PLCOriginal account number:
55207 [REDACTED]**You owe: £0.00**Lowell Portfolio I Ltd., a company registered in
England and Wales under Company Reg No:
4857418. Consumer Credit Licence No: 544015.
Registered Office: Enterprise House, 1 Apex
View, Leeds, LS11 9BH

Mr [REDACTED]
[REDACTED]
Stanwell
Staines-Upon-Thames
Middlesex
TV [REDACTED]

Lowell Group
Enterprise House
1 Apex View
Leeds LS11 9BH

T 0845 300 9410
F 0845 300 9411

29 August 2013

Dear Mr [REDACTED]

Re: Lowell Portfolio I Ltd ("Lowell")
Lowell Reference Number: 132 [REDACTED]

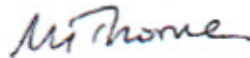
Further to our letter of 13 August 2013, I have concluded my review of your complaint.

Whilst the information available to us indicates that this debt was due and payable, we had, in the circumstances, closed your account on 10 July 2013. You will, therefore, hear no further from us in respect of this matter.

I regret any distress or inconvenience that may have been caused and I trust this now concludes the matter.

The Financial Ombudsman Service (FOS) provides a dispute resolution service to assist customers who feel their complaint remains unresolved. You have a right to use this service for up to six months from the date of this letter and the enclosed 'your complaint and the ombudsman leaflet' provides further information. Naturally, we hope that you will not feel the need to do so.

Yours sincerely



Mick Thorne
Complaints Manager
Tel: 0800 542 0058