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May 20, 2003

Anne Gartshore
Halifax Card Services
Pitreavie Business Park
Dunfermline
KY99 4BS

Dear Ms Gartshore,

Thank you for your letter of the 18th informing me of the changes made to my Halifax Classic account by Halifax.

I am a little confused, however, by the message Halifax is trying to send. You see, your letter arrived in an envelope with the new Halifax marketing slogan, "*Always giving you extra*" emblazoned across the top. On closer examination, however, the letter appeared to be giving me significantly **less**. A shorter interest-free period **and** a cashback rate reduced by 50% for the first £12,000 of spending.

Perhaps you could clear up the confusion I am suffering and explain precisely how these changes are aligned with your policy of "Always giving [me] extra"? Perhaps the "extra" was contained on a second page of your letter which was erroneously excluded from the envelope which I received?

Yours Sincerely,

William R Sowerbutts