

2 North Square  
Hampstead Garden Suburb  
London NW11 7AA

07970 768 911  
will@sowerbutts.com

June 4, 2004

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

Dear Ms Gartshore,

You may remember that I wrote to you in May last year in response to your letter of 2003-05-18 regarding the changes made to my Halifax Classic account by Halifax.

I was confused by the message Halifax was trying to send. Your letter arrived in an envelope with the Halifax marketing slogan, "*Always giving you extra*" emblazoned across the top.

On closer examination, however, your letter appeared to offer me significantly **less** than I had previously had! A shorter interest-free period **and** a cashback rate reduced by 50% for the first £12,000 of spending.

In reponse, you wrote back instructing me that I should watch out for new features on my Halifax Classic account which would be arriving "soon".

It has now been twelve months since that letter and I have not seen any new features that compensate me for the loss of my one percent cashback. I have since switched most of my purchases over to a "More Th>n" card, which offers 0.8% cashback – this is notably "More Th>n" Halifax's "Extra".

Do Halifax really intend to give their existing customers "Extra", or are you only interested in attracting new customers with offers such as 0% interest on balance transfers? Such offers are clearly useless for financially responsible

people who routinely pay their bills in full.

Yours Sincerely,

William R Sowerbutts