Dear António,

It is reported that a number of high street banks, including Lloyds Bank, have sent letters to customers which purported to be from independent solicitor firms, but were from in-house lawyers. I would be grateful if you would confirm whether Lloyds sent such letters. If you did:

• How many letters did you send, and to how many customers?
• Which types of customer were sent these letters—retail customers, charities, small and medium enterprises and/or other businesses?
• When did you send such letters?
• Are you still sending such letters, and if not when did you cease to do so?
• Why did you choose to send letters in this form, rather than letters marked clearly as being from Lloyds?
• Do you consider that these letters have been misleading to customers?

I would also be grateful to see a typical letter—with personal customer information removed where necessary—so that the Treasury Committee can form its own judgement on whether it is sufficiently clear.

I will be placing this letter, and in due course your reply, in the public domain.

ANDREW TYRIE
CHAIRMAN OF THE TREASURY COMMITTEE