

Ana P. Botín
Chief Executive

Andrew Tyrie MP
Chairman of the Treasury Committee
House of Commons, Committee Office
7 Millbank
London
SW1P 3JA

23 July 2014

Dear Andrew

Thank you for your letter of 8 July 2014.

I can confirm that Santander UK plc does not engage in the practice of communicating to its customers through in-house lawyers purporting to be from an independent firm of solicitors.

In the event that Santander has a need to communicate to its customers in relation to debt recovery or as a last resort to undertake litigation, Santander will do so either in its own name or through, and with the involvement of, properly constituted firms of solicitors regulated by the Solicitors Regulation Authority.

Until the late 1990's, mortgage debt recovery litigation undertaken by Abbey National (prior to its acquisition by Banco Santander in 2004) was conducted under the name of a qualified solicitor employed by Abbey National. These communications were conducted under the name of the individual solicitor who was responsible for litigation and not as a separately constituted law firm. As requested, I enclose a copy of a letter from 1993 which has been redacted to remove customer details.

Santander UK plc takes litigation action against customers only in a small proportion of cases and only as a last resort where all other means of resolution have failed. Any litigation conducted on our behalf is undertaken through external law firms instructed by Santander UK plc and who are regulated by the Solicitors Regulation Authority.

For the sake of completeness, historically our outsourced collection agents worked in partnership with an external law firm, authorised in its own right by the Solicitors Regulation Authority. In this instance, for a period of time from late 2009 to 2011 this law firm was instructed by the outsourced provider to contact customers asking them to contact the outsourced provider in order to avoid legal proceedings being taken. Again, a sample letter is enclosed for your reference.

Following an on-going review of our policy and collection strategy, in 2011 Santander decided that it was no longer effective, nor our desired customer experience, to send such solicitor letters to customers prior to the point of actual default and/or write-off.

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Santander UK plc advises on mortgages, a limited range of life assurance, pension and collective investment scheme products and acts as an insurance intermediary for general insurance.

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Finally, Santander UK plc (and indeed other acquired entities within the group) undertook debt collection activity on later stage arrears accounts in-house but under a separately branded entity. These brands were not purporting to be solicitors and/or undertake legal activity but were a part of the business allocated to collection activity for a specific category of product. Again, when reviewing our collection policies and practices we decided to cease the use of such branded entities this year.

I have tried to be as comprehensive as possible in my answer but should you require any further information or clarification please do let me know.

Kind Regards



Ana Botín

A. P. SQUIRES

Solicitor

THE OCCUPIERS

[REDACTED]

*C O

Telephone 0908 348975

Our Ref: [REDACTED]
Date: 7.12.93

To Whom it may Concern

Re: ABBEY NATIONAL P.L.C. [REDACTED]

Take notice that mortgage possession proceedings have been commenced by Abbey National Plc, in respect of the property known as and situate at:- [REDACTED]

A hearing will take place on [REDACTED] this will be heard at [REDACTED] whose address is [REDACTED] and will be listed under the above Case Number.

The Defendant(s) address is [REDACTED]

Abbey Nationals address for service is A P Squires, LLB, P.O. Box 563, 301 - 349, Midsummer Boulevard, Milton Keynes, MK9 2JE. Kindly address any queries regarding this matter to this address.

Yours faithfully

A P Squires
Solicitor
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P O Box 563, 301-349 Midsummer Boulevard, Milton Keynes Bucks MK9 1BN
DX 136111 Milton Keynes
Facsimile: 0908 348241

Nelson Guest & Partners Solicitors

Stephen A Nelson

Andrzej S Rumistrzewicz

PO Box 90

Sidcup

Kent

DA15 8LG

Wescot tel: 0845 301 0241

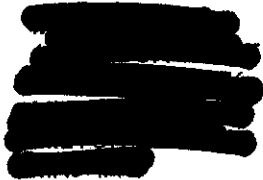


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Balance:

Client:

Abbey National PLC

Client ref:

Dear Sir/Madam

We have been instructed by Wescot Credit Services Ltd ("Wescot") acting on behalf of Abbey National PLC in connection with the sum outstanding shown above.

We are advised that no arrangement for the repayment of the balance has been made. We are therefore instructed to consider issuing County Court proceedings against you. If a Judgment is obtained, this may lead to enforcement action being taken against you to recover the debt and any costs incurred.

Whilst Wescot is still willing to consider realistic options for repayment, this matter cannot remain outstanding any longer. Unless full payment is made to them, or a satisfactory repayment plan is agreed, within 10 days of the date of this letter, legal proceedings may be commenced without further notice.

To prevent further action, please call Wescot urgently on 0845 301 0241.

You can pay by card and set up a Direct Debit payment, by calling the number above; or send a cheque or postal order payable to yourself (not Abbey or Wescot), quoting your Abbey account number.

Yours faithfully

S A Nelson

Community
Legal Service



Criminal
Defence Service



Principal Office: 80 High Street, Sidcup, Kent DA14 6DS
Practice Administration, Conveyancing, Probate At Our Sidcup Office.
This firm is regulated by the Solicitors Regulation Authority.

Calls to Wescot may be monitored or recorded in order to improve their standard of service.