

European Commission
Directorate General,
Economics and Financial Affairs,
Communication Unit,
B-1049 Brussels,
Belgium.

Dear Sirs,

I wish to register a formal complaint and compensation claim against the following UK registered companies:

Royal Bank of Scotland Plc trading as Direct Line (banking industry)
Paragon-Group Plc trading as Idem Servicing (financial services)
Experian Ltd (credit reference)
Equifax Ltd (credit reference)
Call Credit Information Group Ltd (credit reference)

The nature of the complaint is their total disregard of my rights as a European citizen in the pursuit of their business. This complaint will strike at the heart of the UK banking system. Should this complaint fall outside the remit of your department, I would ask that you forward it to the correct desk and advise me accordingly. The addresses of the above cited companies are given in the addenda (EU addenda 1). I apologise for the length of this document but it is fundamental to the lives of every citizen who uses a bank and that is almost everyone in the UK.

Because of the massive amount of money paid to the UK revenue, no government, regardless of which political party or parties they are from, has any appetite to deal with the financial services sector so, and to secure my rights, I felt that a complaint to the EU was correct. The watchdogs in the UK very rarely get involved as they appear to be toothless and will bend to the will of any government, therefore disregarding the citizens rights and, given this is a rights problem, I am asking for your involvement.

Needless to say, I will abide with the outcome of your decisions should you feel you can deal with this and will accept any compensation order you may impose. I would ask that, should you find in my favour, you punish those who are guilty to the utmost degree. This is an open invitation for the EU to deal with the shortcomings and possible corruption in the UK banking system. I thank you for any and all help you may be able to give.

