**[your name**

**and address]**

**[date]**

**[name & address of bank]**

Dear Sir or Madam,

**Account number: [number of the bank account you are writing about]**

I am writing to request a review of my account maintenance fees linked the account above. In accordance with the CBN’s circular dated January 20th, 2016, I wish to negotiate the charges incurred on my bank account based on the cumulative volume of transactions carried through this account, the age of my account with you **[especially if you have had this account for a long time],** and my personal financial situation **[if you are going through financial difficulties]**

My personal situation has been affected by the charges leaving me in financial hardship and I am writing to request that you take the following grounds into consideration:

**[you need to tell your own story...i can’t write this for you**

Explain why you think charges were unfair in your own words (see examples in the guide). You should try and include examples which demonstrate as many of the following points as are relevant.

*  **Can’t pay for necessities.** You’re struggling to meet basic necessities eg rent, food, utility bills
*  **Can’t pay debts.** You’re struggling to make loan and credit card repayments
*  **Substantial drop in income.** For example, you’ve lost your job, started a lower paid job, your partner has died, you’ve separated from your partner, you’ve started full time education, your business has suffered a big financial blow
*  **Disability or illness.** You’ve needed to increase spending on something due to a serious illness
*  **Going bankrupt or into debt management.** You’re going bankrupt

**PLEASE Delete these instructions when you’ve written your section]**

I look forward to a full response to this letter within 14 days and if I do not receive a satisfactory response, I intend to pursue my complaint using the CBN’s complaint service at the earliest opportunity.

Yours faithfully,

**[your signature]**

**[your name (printed)]**

**[keep a copy for yourself]**