

Miss O'Grady
Customer Services Manager
Swiftcall
294 Merrion Road
Dublin 4
Ireland

Dear Miss O'Grady

Account number 2423937

I understand that because I have not used my account within the last six months it has been classed as inactive and cannot be reactivated without additional payment. According to the customer services representative to whom I spoke, this penalty is set out in the terms and conditions which I signed. As I do not have a copy of these, please could you send me a copy bearing my signature.

I had no idea when I took out the service that I would run the risk of being penalised in this way. In fact the last time my account was locked out, it was reopened by the person I spoke to immediately without any mention of penalty. My father is now dying in Kenya and I need to talk to him and to other relatives there frequently over the next few weeks. It makes a difficult situation worse when I encounter circumstances such as the ones imposed on me by your company.

Please reconsider allowing my account to be unblocked with its existing credit intact