

9 May 2026



000342 PDOEA02-20260511-01210-014666



Mr JS Nesbitt
3 Langbarr Path
Easterhouse
Glasgow
G33 4HY

30700 A



Collections Centre
The Green Building
Kirkstall Road
Leeds
LS78 1LB

Our ref: 50025864047/CPFDN11C
Account number: 80471901113143

Balance: £154.78

We're here to help - please call us or make a payment to clear your unarranged overdraft

Dear Mr Nesbitt

We understand no one wants to be in a position where their finances feel overwhelming. We're here to support you and can still put things in place to help you repay the unarranged overdraft on your account.

If we've spoken in the last few days and agreed a repayment plan together, thank you. You don't need to do anything further with this letter. We'll write again soon, if we haven't already, confirming what we agreed.

What happens if you don't repay the unarranged overdraft or agree a way forward

It's important to get in touch to agree a repayment option, or to make a payment for the full unarranged overdraft amount. If you don't, we'll do the following when 90 days have passed from when you should have received this letter:

- We'll close your account.
- We may share information about your account with Credit Reference Agencies. Depending on how much you owe when your account is closed, we may also register a default with them. This would stay on your credit file for 6 years and could make it more difficult or more expensive, for you to borrow in the future.
- We may move your account to a specialist team to help you with longer-term options to repay what's owed. This could be a part of our wider team, or a company we work with like a debt collection agency.

We want to avoid taking these steps - please call us today so we can help you.

If you can repay the unarranged overdraft

Paying at least **£154.78** into your account as soon as possible will stop us closing your account. This amount is correct as of the date of this letter, but please check your balance before paying any money into your account in case it has changed.

You can transfer money using Internet Banking or our mobile app, which will usually reach your account within 2 hours.

You can visit a branch. Cash payments will be in your account the same day, debit card payments can take up to a full working day to show in your account.

What you need to know:

- We'll close your account in 90 days if we don't receive payment or agree a plan to repay your unarranged overdraft
- There's support available if you're worried about money

How to get in touch

Call us on

0808 145 0362 or +44 808

145 0362 from abroad

Lines are open Monday to Friday
8.00am to 8.00pm, Saturday
8.00am to 5.00pm and Sunday
Closed



If you're registered for our mobile app, scan here for help and support

Visit us at
**bankofscotland.co.uk/
money-worries**

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more detail

