

Consumer 3

7 November 2014

To whom it may concern.

I would like to contribute to this enquiry such that I would not welcome any changes to current accounts where charges are introduced.

This I feel is a very backward step and would cause immense difficulty and dissatisfaction to many ordinary people, especially pensioners.

Whilst borrowing money should be charged for, there is no call for simple, in credit, current accounts to be other than free.

I trust that you will take notice of this comment and I ask you to be very careful in your possible recommendations concerning bank charges.