

April / May 2007

**RELEASE...** Bank Charges, if you like paying them then do not read this...

Most of us have paid bank charges over the last 6 years; you are probably able to reclaim these.

**Why?** All penalty charges for exceeding overdraft limits, returned cheques or direct debits, etc. are likely to be unlawful, as the law states that any charges banks levy on their customers must be proportional to the actual costs incurred. So if you go 1p over does this really cost £35?

TV personality Martin Lewis has become involved nationally in assisting people reclaim bank charges incurred.

**How?** See a FREE step-by-step guide, including template letters and calculators, which thousands of people have used and been successful in

reclaiming £1,000's of bank charges, please see his website, [www.moneysavingexpert.com](http://www.moneysavingexpert.com)

The direct web-page address is: <http://www.moneysavingexpert.com/cgi-bin/viewnews.cgi?newsid1141050760,24632>,

Do contact us for advice about any difficulty you have in dealing with your debts, etc.

**FOR FREE, CONFIDENTIAL & NON-JUDGMENTAL ADVICE ON CREATING A BUDGET and DEALING WITH DEBTS** – contact RELEASE (Financial) Charitable Trust on 01773 306289 or 07854 296344.

**OUR NEW WEB-SITE:** [www.releaseonline.org.uk](http://www.releaseonline.org.uk)

Registered Charity No. 1110731 RELEASE (Financial) Charitable Trust  
Licensed by the Office of Fair Trading No. 576547 - Debt Adjusting/  
Counselling