INTERESTED PERSON’S NAME

INTERESTED PERSON'S ADDRESS

INTERESTED PERSON'S EMAIL

CUSTOMER SERVICE

NAME OF BANK

**Denial of access to a basic payment account**

Barcelona, XX of XXXXXXX 2021

Dear sir or madam,

On XXXXXXX , under Article 3 of *Royal Decree-Law 19/2017, of 24 November, on basic payment accounts, transfer of payment accounts and comparability of commissions,* at your Branch Nº. XXXXXX, I applied to open a basic payment account. I attach a copy of the application I presented.

**OPTION A) IF THE REJECTION HAS BEEN RECEIVED IN WRITING:**

The above-mentioned branch has refused to open a basic payment account in my name, stating that “CITE REASONS FOR REFUSAL”. I attach a copy of the letter I received.

Statement to REFUTE ARGUMENTS ACCORDING TO THEIR NATURE.

**OPTION B) IF THE REJECTION HAS BEEN RECEIVED ORALLY:**

The above-mentioned branch has not complied with their duty to respond to me in writing, in accordance with Article 5 of the above-mentioned Decree-Law. However, they have responded to me orally, stating that “CITE REASONS”

Statement to REFUTE ARGUMENTS ACCORDING TO THEIR NATURE.

In any event, in accordance with Article 21 *“The provisions that this Royal Decree-Law contains must be considered to be organisational and disciplinary rules. Non-compliance is considered to be a very serious infraction in accordance with Act 10/2014, of 26 June, on the organisation, supervision and solvency of credit institutions, unless they are of an occasional or isolated nature, in which case it is penalised as a serious infraction.”*

Yours sincerely,

(Signature)