INTERESTED PERSON’S NAME

INTERESTED PERSON'S ADDRESS

INTERESTED PERSON'S EMAIL

Banco de España

Departamento de Conducta de Entidades

C/Alcalá, 48

28014 Madrid

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

**(name of bank)**

**(put reference Nº if there is one on the institution's SAC response)**

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 of the entity (name of bank), I applied to open a basic payment account. I attach a copy of the application I presented.

**OPTION A) IF THE BRANCH DOES NOT REPLY WITHIN A PERIOD OF TEN DAYS:**

The 10 days established in Article 5 of the above-mentioned Royal Decree-Law have passed and the Branch has not given me any written notification concerning my application.

**OPTION B) IF YOU RECEIVED THE REJECTION IN WRITING:**

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

**OPTION C) IF THE REJECTION WAS RECEIVED ORALLY:**

The Branch did not comply with its duty to respond to me in writing, in accordance with Article 5 of the above mentioned Royal Decree-Law. However, they did respond to me orally, saying they could not open the requested account for the following reasons:

“CITE THE REASONS”

Under these circumstances, on XXXXXX I presented the appropriate complaint to the CUSTOMER SERVICES of (name of entity). I attach a copy of that complaint.

On XXXXXX I received a reply from said Customer Services, which I attach. It continues to be contrary to Royal Decree-Law 19/2017, of 24 November, on basic payment accounts, transfer of payment accounts and comparability of commissions, because:

REFUTE ARGUMENTS OF CUSTOMER SERVICES.

I therefore present this complaint to the Banco de España department I am addressing.

Yours sincerely,

(Signature)