**Adjustment Letter Example**

Michele Cain
Barclays Bank
P.O. Box 43844-64000

Re: Refusal Adjustment Letter

Dear Boris Lieznov,

I have received your complaint letter expressing your discontent about the denial of credit by our institution. Thank you for expressing your concerns through your complaint. For the immense value we place on you as our customer, we take it as our responsibility to ensure that you are satisfied with our services and get assistance whenever you visit our offices.

From your account of your problem, you feel that you were not given the opportunity to access our credit facilities by our officers in charge. I now take this step to respond to your queries, hopefully to your satisfaction.

In your letter, you indicated that you sought credit from our firm but was unsuccessful. In addition to the plans you had for the credit, the denial must have cost you time and energy. It was clear that you were disappointed that you did not receive the credit that you were seeking. However, the application details that you provided us indicated that you did not meet the criteria to be granted credit. The officer in charge acted in accordance to our lending laws and policies. Despite the fact that we honour the satisfaction of our clients, a number of conditions have been laid down to ensure that we serve you better. These form the guideline and the criteria basis of our lending policies.
Our current policies require that in order for a customer to qualify for credit, they should have been in employment for a minimum of one year. Customers in new jobs find it difficult to get credit. However, your period of one year is close by and we hope that next time you will be extended credit after the one year elapses. This policy applies to all of our branches, and to a large extent, all firms in the industry.

A verification of databases indicates that you have not been on credit before. As we issue credit to our customers, we have to be certain that every customer has the ability to pay. This is demonstrated by past information about your credit payment. The best way to ascertain your ability to repay the credit is past information about your payment patterns. In the absence of this, other avenues could be explored. For example, we could require you to give us proof or evidence indicating your ability to pay or some form of collateral. However, the latter is the last resort given to our salaried clients.

Additionally, your name does not appear on the electoral role as it supposed to be the case for all residents of this region. Any customer not in the electoral role cannot be issued credit as lending institutions use it as a reference to extend credit to all their customers, proving that they are residents. For your name and details to appear in the credit role, you have to seek registration. There are a number of reasons why your name does not appear on the role. But the obvious one is that you have never sought registration. For the ease of service next time, please register for an inclusion in the electoral role. This way, you can gain access to credit facilities from any institution.

Cited above are the reasons why our officers could not honour your application for credit. They acted upon rules and regulations put down by the management, thus binding their actions. In case you successfully meet the above requirements, we have no obligation to deny you credit whatsoever.

Thank you for keeping in touch with us and for raising your concerns about the issue. We try our best to give you the best service possible, aimed at satisfying your needs. It is our duty to respond to any queries that you may have to give you the best service. We hope that your query has been settled. We look forward to doing business with you in future.

Yours truly,

Michele Cain
Operating Director
Barclays Bank