



Krish K <krishna8991@gmail.com>

---

**RE: Re: Re: Private seller sold me car with outstanding finance 100-1804-70721-12**

9 messages

---

**SCS Auto Investigations** <scsautoinvestigations@santanderconsumer.co.uk>

Thu, Aug 13, 2020 at 9:28 AM

To: "krishna8991@gmail.com" <krishna8991@gmail.com>

Confidential

Good morning,

Please find attached the keeper questionnaire for completion.

Many thanks,



Financial Crime Team

Santander Consumer (UK) plc

86 Station Road, Redhill, RH1 1SR

email: [scsautoinvestigations@santanderconsumer.co.uk](mailto:scsautoinvestigations@santanderconsumer.co.uk)

---

**From:** ~SC Customer Services <[customerservices@santanderconsumer.co.uk](mailto:customerservices@santanderconsumer.co.uk)>

**Sent:** 11 August 2020 10:43

**To:** SC Recoveries <[SCRecoveries@santanderconsumer.co.uk](mailto:SCRecoveries@santanderconsumer.co.uk)>

**Subject:** FW: #External Sender# Re: Re: Private seller sold me car with outstanding finance

Confidential

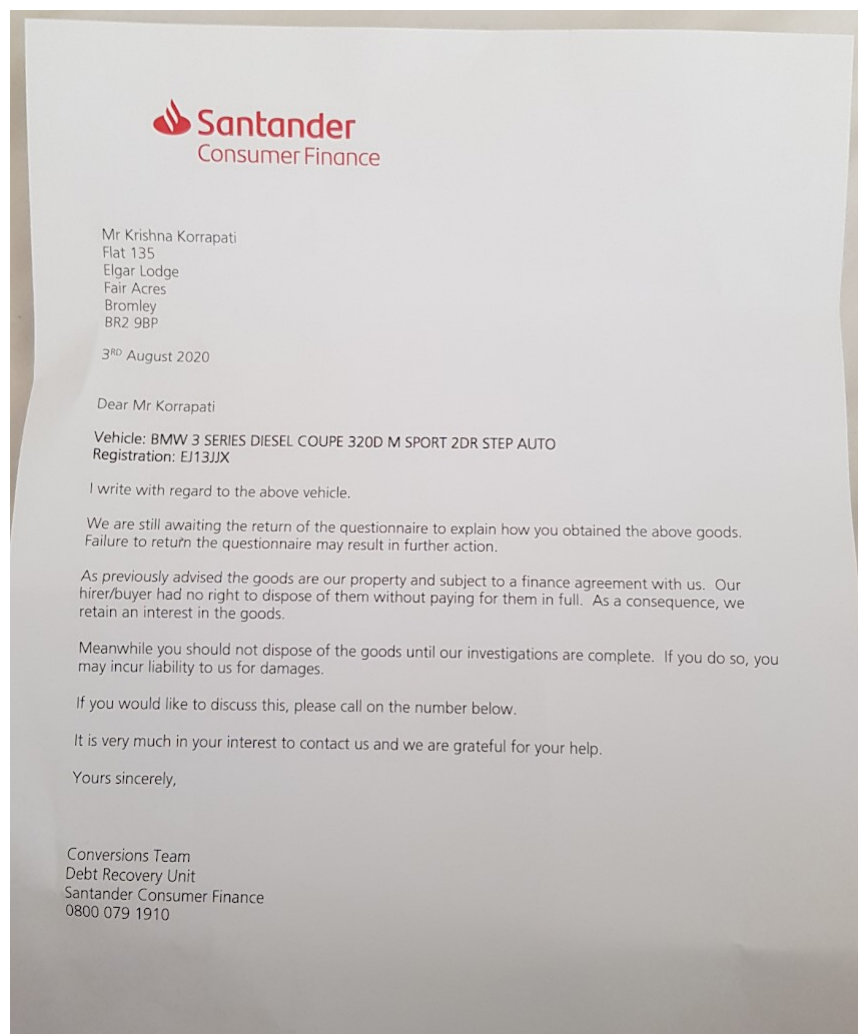
---

**From:** Krish K <[krishna8991@gmail.com](mailto:krishna8991@gmail.com)>  
**Sent:** 08 August 2020 14:14  
**To:** ~SC Customer Services <[customerservices@santanderconsumer.co.uk](mailto:customerservices@santanderconsumer.co.uk)>  
**Subject:** #External Sender# Re: Re: Private seller sold me car with outstanding finance

Hi,

I have received a letter from Santander Consumer Finance saying that you are waiting for the return of the questionnaire to explain how I obtained the above goods (Car with Registration number - EJ13JJX). I don't understand what questionnaire you are talking about in the letter. I never received any questionnaire. The letter also mentioned about contacting you at 0800 085 1759 number. Unfortunately, I don't have the facility to call 0800 numbers in my phone. Would you mind providing me with an alternative number or use the e-mail instead for further communication?

Please find the copy of the letter attached here.



Thanks,  
Krishna

On Thu, Mar 19, 2020 at 11:24 AM ~SC Customer Services <[customerservices@santanderconsumer.co.uk](mailto:customerservices@santanderconsumer.co.uk)> wrote:

Confidential

Thank you for your recent email correspondence in relation to your agreement.

Unfortunately, due to data protection legislation, we are unable to discuss specific information by email. Therefore, please contact us by telephone on 0800 085 1759. Our telephone lines are open Monday to Friday, 8am-7pm and Saturday 9am-1:30pm

We apologise for any inconvenience and look forward to speaking to you shortly.

Kind regards,



## Customer Services

Santander Consumer (UK) PLC

Customer Services

86 Station Road, Redhill, RH1 1SR

+44 (0)8000851759

email: [customerservices@santanderconsumer.co.uk](mailto:customerservices@santanderconsumer.co.uk)

[www.santanderconsumer.co.uk](http://www.santanderconsumer.co.uk)

**From:** Krish K <[krishna8991@gmail.com](mailto:krishna8991@gmail.com)>  
**Sent:** 18 March 2020 17:50  
**To:** ~SC Customer Services <[customerservices@santanderconsumer.co.uk](mailto:customerservices@santanderconsumer.co.uk)>  
**Subject:** #External Sender# Re: Private seller sold me car with outstanding finance

Hi,

I have already spoken with your customer service over the phone.

This is the car registration number - EJ13JJX

Thanks,

Krishna

On Tue, Mar 3, 2020 at 1:52 PM ~SC Customer Services <[customerservices@santanderconsumer.co.uk](mailto:customerservices@santanderconsumer.co.uk)> wrote:

Confidential

Thank you for your recent email correspondence in relation to your agreement.

Unfortunately, due to data protection legislation, we are unable to discuss specific information by email., or advise any information to third parties.

Please can you provide us some information about the agreement, so we can get in contact with the customer as solve this issue.

If you require further information, please contact our Customer Service Department on 0800 085 1759. The telephone lines are open Monday to Friday, 8am-7pm and Saturday 9am-1:30pm



Best bank-owned independent finance  
provider of the year

## Customer Services

Santander Consumer (UK) plc

Santander House, [86 Station Road, Redhill, RH1 1SR](#)

Tel: +44 (0)800 085 1759

Fax: +44 (0)871 200 4151

Email: [customerservices@santanderconsumer.co.uk](mailto:customerservices@santanderconsumer.co.uk)

**From:** Krish K <[krishna8991@gmail.com](mailto:krishna8991@gmail.com)>

**Sent:** 02 March 2020 16:14  
**To:** ~SC Customer Services <[customerservices@santanderconsumer.co.uk](mailto:customerservices@santanderconsumer.co.uk)>  
**Subject:** #External Sender# Private seller sold me car with outstanding finance

Hi,

A private seller sold me car without informing me about an outstanding finance . I called on this number - 0871 200 4156. The call was disconnected when I was talking with customer service. Unfortunately, I don't have access to call 08 numbers from my phone. Please find my number - 07404 571071. Or I would be happy to provide you more information in the e-mail. I am trying to contact you based on the suggestion from the HPI report which I obtained after buying the car.

Thanks,

Krishna

Important: Internet communications are not necessarily secure and may be intercepted or changed after they are sent. Santander Consumer Finance does not accept liability for any such changes. If you wish to confirm the origin or content of this communication, please contact the sender using an alternative means of communication. Please note that neither Santander Consumer Finance nor the sender accepts any responsibility for viruses and it is your responsibility to scan or otherwise check this e-mail and any attachments. This communication does not create or modify any contract. The contents of this email and any attachments are confidential to the intended recipient. If you are not the intended recipient of this communication you should destroy it without copying, disclosing or otherwise using its contents. Please notify the sender immediately of the error. Santander Consumer (UK) plc trading as Santander Consumer Finance. Registered Office: Santander House, [86 Station Road](#), Redhill, RH1 1SR. Registered Number 2248870. Registered in England. Santander Consumer (UK) plc is authorised and regulated by the Financial Conduct Authority (in respect of agreements regulated by the Consumer Credit Act 1974 and for general insurance mediation activity). Our Authorised Firm Reference Number is 444327. You can check this on the Financial Conduct Authority's Register by visiting the FCA's website <https://www.fca.org.uk/register>.

Ref:[PDB#013C]



**DOC041119-04112019171341.pdf**  
830K

---

**Krish K** <[krishna8991@gmail.com](mailto:krishna8991@gmail.com)>  
To: SCS Auto Investigations <[scsautoinvestigations@santanderconsumer.co.uk](mailto:scsautoinvestigations@santanderconsumer.co.uk)>

Sun, Aug 16, 2020 at 2:33 PM

Hi,

Please find the completed keeper questionnaire(KeeperQuestionnaire-DOC041119-04112019171341.pdf) and relevant documents attached.

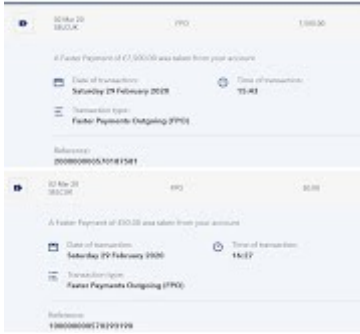
Thanks and regards

Krishna

[Quoted text hidden]

---

**9 attachments**



**Payments-banktransfer.jpg**  
283K




**Receipt.jpg**  
1277K



**Repair.jpg**  
1737K

 **SMSandCallHistory.zip**  
2475K

 **Certificate of Motor Insurance.pdf**  
58K

 **KeeperQuestionnaire-DOC041119-04112019171341.pdf**  
1749K

 **V5C.zip**  
5987K

 **ConversationInGumtree.zip**  
426K

 **CarServiceBooklet.zip**  
6391K

**SCS Auto Investigations** <scsautoinvestigations@santanderconsumer.co.uk>  
To: "krishna8991@gmail.com" <krishna8991@gmail.com>

Mon, Aug 17, 2020 at 2:41 PM

Confidential

Good afternoon,

Can you please resend the paperwork in separate emails?

The file size for the email you sent is to large and needs to be broken down.

Many thanks,



Financial Crime Team

Santander Consumer (UK) plc

86 Station Road, Redhill, RH1 1SR

email: [scsautoinvestigations@santanderconsumer.co.uk](mailto:scsautoinvestigations@santanderconsumer.co.uk)



[Quoted text hidden]

---

**Krish K** <[krishna8991@gmail.com](mailto:krishna8991@gmail.com)>

Mon, Aug 17, 2020 at 3:10 PM

To: SCS Auto Investigations <[scsautoinvestigations@santanderconsumer.co.uk](mailto:scsautoinvestigations@santanderconsumer.co.uk)>

Good afternoon. Sure. I will be sending documents in separate emails.

Please find the completed KeeperQuestionnaire, copies of V5C and Insurance certificate attached.

[Quoted text hidden]

---

**3 attachments**



**KeeperQuestionnaire-DOC041119-04112019171341.pdf**  
1749K



**Certificate of Motor Insurance.pdf**  
58K



**V5C.zip**  
5987K

---

**Krish K** <[krishna8991@gmail.com](mailto:krishna8991@gmail.com)>

Mon, Aug 17, 2020 at 3:10 PM

To: SCS Auto Investigations <[scsautoinvestigations@santanderconsumer.co.uk](mailto:scsautoinvestigations@santanderconsumer.co.uk)>


Please find other documents related to my conversation with the seller.

[Quoted text hidden]

---

**2 attachments**

 **ConversationInGumtree.zip**  
426K

 **SMSandCallHistory.zip**  
2475K

**Krish K** <krishna8991@gmail.com>  
To: SCS Auto Investigations <scsautoinvestigations@santanderconsumer.co.uk>

Mon, Aug 17, 2020 at 3:13 PM

Please find the copies of my payments to the seller via bank transfer and receipt and car repair invoice.

£

02 Mar 20

SELCUK

FPO

7,500.00

A Faster Payment of £7,500.00 was taken from your account

Date of transaction:

Saturday 29 February 2020

Time of transaction:

15:43

Transaction type:

Faster Payments Outgoing (FPO)

Reference:

200000000570187581

£

02 Mar 20

SELCUK

FPO

50.00

A Faster Payment of £50.00 was taken from your account

Date of transaction:

Saturday 29 February 2020

Time of transaction:

16:27

Transaction type:

Faster Payments Outgoing (FPO)

Reference:

100000000570293190



Return to R.O. BOX 140 INDIANAPOLIS, IN 46201

1 SELCUK MURAT  
Have sold my  
BMW 320D for  
£7550  
Smt

**PTA GARAGE SERVICES**  
READY FOR THE JOURNEY AHEAD

**INVOICE**  
Bromley  
40 LETCHWORTH DRIVE  
BROMLEY  
KENT BR2 9BE  
Tel : 020 8464 2339

**MOTOR INDUSTRY CODE OF PRACTICE**  
Service and Repair  
VOCRA  
Authorised Testing Facility

**OFT**  
Approved

**PTA**  
Bromley: Tel: 020 8464 2339, 40 Letchworth Drive, Bromley, Kent, BR2 9BE  
PTA Dartford: Tel: 01474 827896, 3rd S/S Station, Sevenoaks Road, Dartford, Kent, DA11 9JZ  
PTA Dorking: Tel: 01323 867776, Harvey Service Station, 88 Hill, Edinborough, Kent, TN11 0JZ  
PTA Maidstone: Tel: 01622 711951, 5th S/S Station, 45 Church Lane, Maidstone, Kent, ME14 2AB  
PTA Dover: Tel: 01322 893669, 5th S/S Station, Eastbourne Road, South Dover, Kent, CT16 3EZ

**DOCUMENT TO:**  
Mr Korrapati  
Flat 135, Elgar Lodge  
Fair Acres  
Bromley  
BR2 9BP

**DELIVERY ADDRESS: (IF DIFFERENT)**  
Cash Sales Bromley

| Date     | Account No. | Document No. | Document Type | Operator | Order No. | Reg    | Mileage |
|----------|-------------|--------------|---------------|----------|-----------|--------|---------|
| 30/07/20 | CASH06      | 6CA4844      | INVOICE       | JE       | BM        | EJ13JX |         |

| PRODUCT CODE                             | DESCRIPTION              | QTY | PRICE | VALUE |
|--|--------------------------|-----|-------|-------|
| REP                                      | TYRE REPAIRS & BEAD SEAL | 1   | 10.92 | 10.92 |
| WBALR                                    | WHEEL BALANCE            | 1   | 5.75  | 5.75  |
| PLEASE CHECK WHEEL NUTS WITHIN 200 MILES |                          |     |       |       |

20.00 paid by Visa (Barclaycard)

Signed: \_\_\_\_\_ Printed: \_\_\_\_\_ Date: \_\_\_\_\_

| RATE | AMOUNT TAXABLE | VAT TOTAL |
|------|----------------|-----------|
| 20%  | 16.67          | 3.33      |

| TOTAL VAT | DOCUMENT TOTAL |
|-----------|----------------|
| 3.33      | 20.00          |

Document invoiced in Sterling

VAT Reg. No. GB 284 8080 34  
**www.ptagarages.co.uk** info@ptagarages.co.uk

**PETROCELL**  
Petroleum Services

Any queries on this document should be notified to the sender within 7 days. Goods supplied are subject to the sender's standard terms and conditions, available on request. Title of goods described on any invoice does not pass to the buyer until paid in full. E.A.O.E.

**TRUST**  
in goods

[Quoted text hidden]

**Krish K** <krishna8991@gmail.com>  
To: SCS Auto Investigations <scsautoinvestigations@santanderconsumer.co.uk>

Mon, Aug 17, 2020 at 3:13 PM

Please find copies of car repair booklet pages.

Thanks  
Krishna

[Quoted text hidden]



**CarServiceBooklet.zip**  
6391K

**Krish K** <krishna8991@gmail.com>  
To: SCS Auto Investigations <scsautoinvestigations@santanderconsumer.co.uk>

Thu, Sep 3, 2020 at 11:34 PM

Hi,

Is there any update regarding this case after I sent the required documents?

Thanks and regards  
Krishna

[Quoted text hidden]

**Krish K** <krishna8991@gmail.com>

Mon, Sep 21, 2020 at 4:55 PM

To: SCS Auto Investigations <[scsautoinvestigations@santanderconsumer.co.uk](mailto:scsautoinvestigations@santanderconsumer.co.uk)>

Hi,

Is there any update about the status/decision after I submitted my documents. The car has been taken away today.

Thanks and regards

Krishna

[Quoted text hidden]