Krzysztof Napiontek 2 Southdene, Monkstown Valley Monkstown, Co. Dublin Phone: +353 (0)86 842 4950 E-mail: knapiontek@gmail.com

Ulster Bank
The Diamond,
Main St, Malahide,
Co. Dublin

Dear Sir or Madam,

I am writing to you in regards to your *Pre-advise note* I have received recently.

The content of this note shows that I still have an open account in your bank (98-60-60 01531091). This information is very surprising for me as I made a number of phone calls, emails and personal visit to Ulster Bank branch trying to finalize my bank account closure.

I obtained the prove that my bank account had been closed on 2 August 2013. I wasn't aware about the situation until yesterday when I received some information about charges on my none existing account.

I am attaching a photocopy of my  $Request\ to\ Close$ . Please clarify this situation and inform me about your decision so I could take appropriate legal steps.

Sincerely,

Krzysztof Napiontek