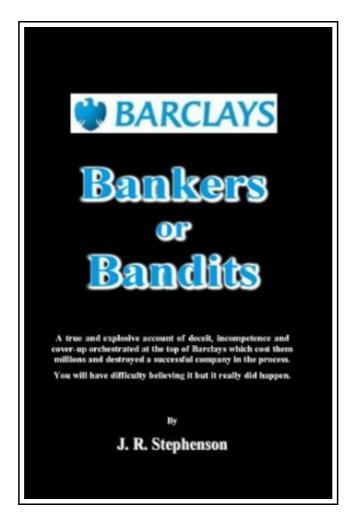
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Shieldcrest, United Kingdom, 2013. Paperback. Book Condition: New. 210 x 148 mm. Language: English . Brand New Book. With few exceptions banks are much larger and more powerful than their clients. If this advantage is abused it can ruin the lives of individuals and be disastrous to business. This abuse has been highlighted repeatedly over the last few years when the bank s imposition of draconian penalties for customers, who accidentally became one pound overdrawn against their agreed overdraft limit, was revealed and as a result banks had to refund millions. The more recent scandal of banks casino arms buying up junk bonds and sending the global economy into free-fall. Even more recently in the city of London, the illegal and arbitrary setting of the Libor rate which sets the bank inter-lending rate. Finally, the huge bonuses paid to their executives for failure. All of these exposed the self-serving culture of the banking industry and Barclays were in the forefront of all of these. I was a customer of Barclays Bank for over forty years and had my personal account and those of several of my businesses with them during this period. The relationship at branch level was always cordial and at no time in my banking history did I or the bank ever have cause for concern. I seldom had to ask them for assistance and any loans I did have were relatively small and of short duration and were always repaid in full and on time. The counter staff did their job with honesty and diligence. Based on this experience I naturally decided to invite Barclays to assist my new company, Overseas Villa Lda, in Portugal, which was developing a resort on the Algarve. I met with their CEO in Lisbon, and he liked the project so we agreed...

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