18 JUN 1999 19:32 FROM TO 901715021764 P.01/08

Primeline

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and

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NatWest

To: Janet Wodd

From:

Re: Telephone conversation

Number of sheets (including this sheet): 8

Good Morning my names Andrew Dexter, I'm one of the Account Managers at Primeline, I'm afraid Rachel Hover who looks after the account is engaged with another call at the moment, but perhaps I could help.

Hello

Hello

Yes, sorry about that, yes sorry, I was actually on hold for a second there, are you gonna give me the details.

No but my names Andrew Dexter, I'm another of the Personal Banking Managers here at Primeline, Rachel Hover who looks after the account, she's on the phone at the moment.

Oh does she look after this one, yes.

Yes, unfortunately she's on the phone at the moment but perhaps I could help.

Course you can

I assume you've got a mortgage application, I've got the account number so yes.

Oh have you there, well what we are trying to assess is ?????? because I know ISS is a bit up the wall this morning and our screens have been down as well.

Right

It caused an amount of panic, er I'll give you a broadcast number of 50734, erm, we are trying to find any large credits that are regularly coming in to Janet C Woolf's account, monthly credits

Right

Is that possible

Well,

They should be on 836

Yes but 836 shows I assume a salary but I mean we can only really go back 3 months it doesn't show a narrative, if your after a narrative

No, no we are just after the amount really, going back as a regular amount

I mean I would be wary of it because an 836 could pick up any credits and not just necessarily a salary credit

Oh right

Its not really a true reflection

No, I tell you what we are not really after erm salary credit, we are just after a regular credit that's been going in all the time cos basically, we've had 2 suspicious applications with different conflicting evidence and details that's all.

Right, I see and the customers have called in for a mortgage have they

They have yeah and we've had an additional 2 as well with the same surname

Do we know anything about the lead

We don't know really no, so I'm just trying to ???????

No, I'm saying ourselves, do we know anything about the lead

Er no we don't, nothing at all, all we've got is 2 different applications and different names but I want to access or confirm the regular credits that are actually going in to the account or the amounts that leave so I can handwrite them down and question her against the accounts as well so.

Right well I mean you realise it is a Relationship Managed account

Yes I do yes

I mean it's probably best that I do get Rachel to have a chat with you at some point today

Yeah that's ok

I'm quite happy to

Well run the credits off and I'll speak to Rachel later on

Well I would but erm

That's ok

And you know I can go get an assistant, It's the same thing really, give me a second

Well you know just the amounts of the credits and I'll handwrite them down and the dates

Well the last, I mean I've done a 502

Yeah

The last, there's a loan credit for 3 and a half.

3 and a half, that's it yes

But that's been declined recently so they've gone elsewhere

Have they

erm £68.40 Child benefit

Child benefit yeah

Then there's a Med Found Care which I assume is a salary 1127

Med Found

Care Ltd

Med Found

Yeah I assume that's a salary

Care, I'll just write, Ltd right

Yes, and then a credit on 21st, you know London Berry Walton Forest for 57.33, so what that is I don't know

Right, erm

Then if you look in previous months

Yes,

28 May, I mean 29 April 1338,

1338, one thousand three hundred & thirty eight,

yes that's right and the total number of credits we had you know in that period is 6 in total of 2585

Oh, we haven't go the individual credits

No we cant' give that out without statements

Right ok

And then 1565 was the largest on 19 March

Ok March

And again we had 2 credits totalling 1633 in that month

Really can we have a look on the DD's or sortcodes, and er sorry DD's and Standing Orders that links it up to any other accounts.....that might be another option

Yes there's one, I think the Bank whoever 08's are is 089275 is it a Co-op or something like that

089265

No 75, it's a sortcode

Oh I'd be able to tell you straight away that the sortcode, I'll just have a quick look who it is, 0892 you said didn't you

Yes

0892 yeah it is the Co-op Bank, lets see which one it is

I'd give you a clue, from memory

You know her very well

Right 92 and you said the last one was 75 wasn't it

Yes it looks like she's got some form of account with Co-op

Oh well it doesn't actually give that, the sortcode right

No, no I mean the 089275

Yes

Its sort of in payment there to her name as far as I can see

Really is it, is that the sortcode we've got for it

Yep, yes

I cant find that at all, I can find

Its on AM

Oh is it

Yes, yes its a Standing order payment

Standing order payment and how much is that for

Just 85 quid

85 right and have we got an account number it goes into

Yep yeah 1146

1146

3209

3209 and its in her name is it

Yep

Let me just make a note of that

So which branch are you calling from

We're Catford Branch

Catford

Yeah

??????????????????????????????

Well her address is in N17 which is North London

So your name is

Er Paul Williams

Paul and what do you do there are you the Mortgage Advisor

I certainly am yes, I've already been grilled on the security procedure

Just to make sure, what's you telephone number

Which one do you want

Erm all of them really

Do you want the ITS number

Yeah give me that to start with

Yeah certainly cos I actually gave that to the lady, just bear with me 1 second, because er, I've been given a different number because I've moved offices

Ok well if you've got a mobile as well then

Yes certainly just bear with me 1 second, yep

Just so we can get hold of you

746 is the ITS 746 235 033 and I'll be here all afternoon anyway so

Yes what about, do you have a mobile

Er I don't no

Ok fine

That won't be on cos its charging at the moment

Right so, just let me get this story right, you've received 2 mortgage applications

Yes

Different properties or

Different properties yeah everything's completely different but the same account number

But you've not necessarily certain then its the customer who've applied

No definitely not definitely not, so we are doing a course of elimination

It might be better to give a, to pick up the phone to our customer and just ask them if they've lost anything recently

Yes yes I know

They've called at your branch have they, have you seen them

No they haven't done a physical, they done a verbal over the phone so

Right so its just a lead over the phone you've taken

Yes so I just wanted to eliminate cos I've asked certain questions and that's absolutely fine but I'm sure the credit is sort of run, see that's why I ran through the credit to see if anything comes out to redefine if they do know what they're talking about

You might be better trying to do some SAGA enquiries on the specific dates I've given you

Yeah right

And see what you get back there, cos I mean, cos it's just a bloody joke here trying to get information

It is right

Yeah but that's all we can tell you, as I say, I don't really know the account, I cant' really tell you any more

No of course not

Certainly if it is that customer, they'll know we've declined a loan recently for them

Yeah oh right

Rather than quizzing about what's come into the account, you might want to also ask them, if you're not sure its them then like the previous branch, I mean, I wouldn't expect them to know that

No they wont

And more importantly you know that we've declined a loan if were talking about previous conversations your going to have to look at customer notes, when you spoke to your branch on a certain date

April 99

Yeah so

Ok well thanks for you call and I'll put this through and do exactly what you've just said I think

Yeah I thinks its also important that I get Rachel to give you a buzz, she was on the phone when you called, I'll probably get her to ring you straight away if your still there

Yeah certainly, I will put a hold on this, I'm not going to move on this at all so

Thank you for your call

Cheers

Bye