Credit Department Flat 8

Argos Card Services 7 Savoy Mews

Thynne Street Clapham Road

Bolton BL11 1AS London SW9 9AS

18th February 2014

Ref Account Number: 6335-40991-05680-29376

To Whom It May Concern,

I am writing to you in connection with the above account number which recently defaulted. I settled the account in full today (see attached receipt) and I am seeking to have the default removed.

I completely understand that it is my responsibility to keep up the payments on this account but I wanted to explain how these circumstances came about.

On the 28th of June 2013 I moved from the address that you have recorded on the account being Flat 7, The Graphite Apartments, London, N1 7FD to my current address noted above. I am happy to provide proof of my move if required. Two days previously (26/06) I called your offices as part of my list of address changes to have my new address recorded but it appears that updated address did not go through on your system.

As the account did not require payments initially and given that I had always planned to clear the balance in full once the 0% period was over I did not include it in my monthly financial calculations. Also as I wasn’t receiving any written notifications on the account (as they would have been going to my old address) nor did I receive any phone calls about the issue the balance on the account then went into default. I believe this happened in early January this year.

I am normally very responsible as you can see from my attached credit report and as soon as I realised my error I have settled the account in full immediately and without query. Given that it is less than 6 weeks since the account was passed into default I would really appreciate a gesture of goodwill by Agros to have this default removed from my account. I am happy to pay any administration fees that may be needed to lift the default.

I plan to purchase a property with my partner later this year and to have a significant impact to my credit score for something that was a combination of circumstances would have a real impact on our family.

I once again apologise for my oversight and any undue administration on your part and hope that you can see your ways towards a favourable resolution to this issue.

Yours sincerely,

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David Maher