

Step One

The easiest way to avoid being charged for slipping into unauthorised overdraft is to contact your bank immediately if you think you may become overdrawn or exceed your arranged overdraft. Contact your bank and explain your situation. They could agree to offer you a larger overdraft facility.

Step Two

By law you can make a claim for charges paid on unauthorised overdrafts in the last six years. Unless you have kept all your bank statements for this time, you will need to write to your bank and ask them to provide this information. Under the Data Protection Act 1998 the company must provide this information within 40 days and they cannot charge more than £10. NB. The company may try to charge you more for providing copy statements (this charge is usually explained on the back of statements), but if you request a computer printout of charges, which are acceptable evidence in the small claims court, they cannot charge more than £10. Do not be put off by an attempt by a company to prevent you getting your right to information. If you experience problems contact the [Information Commissioner](#).

We have provided a step-by-step guide to reclaiming your money, which includes template letters you can download, customise and send to your current account provider.

- Letter one requests details of all charges paid ([download letter one](#)).

Step Three

Write to your bank, telling them that you are a loyal customer and that you are unhappy with the charges you have paid. Allow the bank a reasonable amount of time to respond. They may agree to pay back all or some of your money. In 2004 Which? customer research found that two thirds of those who complained about unauthorised overdraft charges received a full or partial refund.

- Letter two asks your current account provider for a refund on the basis that you are a loyal customer ([download letter two](#)).

Step Four

If your first letter doesn't work, a stronger letter might do the trick. Write to your bank and tell them that if they do not pay back your money you will either take legal action against them, or refer them to the Financial Ombudsman Service.

- Letter three threatens small court action against your current account provider if they do not pay you back ([download letter three](#)).