

CUSTOMERS OF REPUBLIC BANK (ANGUILLA) LIMITED
Represented by spokespersons for the group: Mrs. Melisha Maccow Niles and
Ms. Anoushka Romney
anoushka.romney@icloud.com; melisha.maccow@gmail.com

28 May 2024

Ms. Charlene Berry
Country Manager, AG
Republic Bank (Anguilla) Limited
The Valley
Anguilla

Madam

We refer to the individual emails sent today captioned "We're Sorry" (see attached). We confirm that **all peaceful protestors intend to communicate as a group in all correspondence.**

Firstly, your email ignores the following fundamental positions taken by this group in the conclusion section of the letter dated 8 May 2024 and repeated on 22 May 2024. We repeat them herein:-

1. Our 8 May 2024 letter quotes the Customer Services Agreement in respect of technical errors causing damage and loss. Your email today fails to address this position we have taken wherein we accepted your terms which state that: "... **WHERE SUCH LOSSES RESULT FROM TECHNICAL PROBLEMS, BANK ERRORS OR SYSTEM MALFUNCTIONS FOR WHICH WE ARE SOLELY RESPONSIBLE.**"
2. All postings were dated 27th and 29th April 2024 (contrary to Posting of Transactions Clause).
3. The unauthorised debiting of accounts was caused by the Bank's errors and system malfunctions which according to the section referenced on Page 12, the Bank remains liable.

4. The unauthorised debiting of accounts has resulted in overdrawn accounts. The Bank had no authority from its customers to overdraw their accounts, leaving many in financial ruin.
5. Customers were not given the opportunity to investigate and verify the postings before accounts were debited and overdrawn.
6. The damages and losses were as a result of the Bank's technical errors, which have not been verified by the Customers. The Bank's Agreement indicates that the Bank is liable for the loss in these circumstances.
7. The Bank is barred by its own delay and its breach of the ECCB's Codes of Practice.

The petitioners reserve all of their rights and state without prejudice that if it is that you now have verification information to present to the affected customers, this verification documentation **MUST** be immediately sent to each respective customer at the email address you used to issue the "apology" email on May 27, 2024. This group reserves all rights and makes no specific comments on anything further in the emailed notice sent by you on May 27, 2024.

Yours respectfully
Signatures of 280 Petitioners

**cc. Governor of the Eastern Caribbean Central Bank, Mr. Timothy Antoine via
Ms. Sheon John
Dr. Ellis Webster
Media Outlets**

PETITION LETTERS DATED MAY 8 AND MAY 22, 2024 TO REPUBLIC BANK (ANGUILLA) LIMITED

Republic Bank <ai.republicbank@rhl.com>

Mon 5/27/2024 8:00 PM

To: [REDACTED]

We're Sorry



Dear [REDACTED]

We refer to the subject petition letters and wish to acknowledge receipt of each letter.

We note that your name and signature appear as a Petitioner in the said letters.

Please be assured that the concerns addressed in the letters are receiving our active attention.

We have heard your request for redress, which are also before us.

It is in this vein, with the understanding that each customer's circumstances are unique, that we commit to meeting with each of the petitioners individually to carefully review their transactions. We will review the transactions and explore solutions to alleviate the dire financial situations referenced in the letters.

Our dedicated team is ready to work with you to ensure support is given to address your concerns. We have already assisted other affected customers and intend to facilitate the same

for you, tailoring each solution to your specific needs and circumstances.

The following have been extended to customers, and again, we are flexible in agreeing with you a solution that will address your unique concerns:

- **Complimentary Bank Statements** - To verify the accuracy of the debited transactions, at no charge. Reinstatement of balances will be done where errors or unauthorized transactions are identified.
- **Payment Plans** - To minimize any inconvenience, we are offering payment plans (no charges, fees, or interest) to help you manage any outstanding sums, following your review and, as such, aid in alleviating any financial strain. We will not be charging any fees should you need to set up Standing Orders – Fees will be waived for standing orders to facilitate payments.
- **Waived Overdraft Fees** - Where accounts may have gone into overdraft due to the debits, we have waived all overdraft fees and with the payment plan, we will give you the time that you need (subject to certain conditions).
- **Dedicated Communication Lines** - To ensure you can reach us with any concerns, our frontline staff have been thoroughly briefed to provide prompt and effective responses to your inquiries, in addition to our dedicated team who will be meeting with you one on one if you request. We have also retained our established direct contact channels.
- **Fee Waivers for Payment Arrangements** - No commitment fees, legal fees, or interest will be charged if you require credit facilities to cover the delayed debit amounts.

If you have already reached out to us separately and arranged a payment plan, but there remain outstanding questions on the transactions, we stand ready to address with a view to ensuring that the payment terms agreed are reasonably aligned to your needs after having all questions clarified.

Please do not hesitate to email us at ai.republicbank@rfhl.com or call us at 1-264-498-4725 (4RBL).

We thank you for reaching out to us and remain committed to working with you during this time.

Yours sincerely,

Charlene Berry
Country Manager
Republic Bank (Anguilla) Limited



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