KS3 English Language Writing – Whodunnit?
Bank Letter

Scrooge Bank
Threadneedle Street
London
EC2R 4PQ

Mr B Cratchit
9, Old Mews
London
E3 9AH

2nd March, 2019

Dear Mr Cratchit,

I am writing regarding your recent application for a loan of £1,000. I regret to inform you that, on this occasion, your application has been denied.

I understand the difficult circumstances in which you and your family find yourselves. If you had been able to demonstrate an ability to repay the loan then I would have been able to look upon your application more favourably. However, given your low salary, it is unlikely that you would be able to make repayments. Since you have no prospect of improving your income, I have no choice but to refuse your request.

While I understand that this is disappointing news for you, please do not despair. I would suggest making an attempt to improve your income. In the meantime, perhaps you have a friend who may be able to help with a short-term loan?

Please do not hesitate to contact me if your circumstances change.

Yours sincerely,

Mr J Cashman
Manager