

Charles Frank

From: Charles Frank on behalf of Banking Enquiry
Sent: Tuesday, December 12, 2006 3:19 PM
To: Charles Frank
Subject: FW: GRAMONEY : Nedbank is incompetent 4 TH request

-----Original Message-----

From: Mike Gramoney (PT) [mailto:GramonPT@telkom.co.za]
Sent: Wednesday, November 29, 2006 10:14 AM
To: mediaenquiries@bankin.org.za; joscelynn@fsb.co.za; Banking Enquiry
Cc: LindaDE@Nedbank.co.za; ZaynabK@Nedbank.co.za; DionB@Nedbank.co.za; LouanneD@Nedbank.co.za; CharmaineJo@Nedbank.co.za; Mary-AnneM@Nedbank.co.za; DougHa@Nedbank.co.za; lydia.scullard@omg.co.uk; dougha@nedbank.co.za; ceo@absa.co.za; tom@nedbank.co.za; gawien@nedbank.co.za; reuelk@nedbank.co.za; madeleiner@absa.co.za; dionb@nedbank.co.za
Subject: RE: GRAMONEY : Nedbank is incompetent 4 TH request

FYI

From: Mike Gramoney (PT)
Sent: 28 November 2006 12:38 PM
To: Hardie, D. (Doug); lydia.scullard@omg.co.uk; dougha@nedbank.co.za; ceo@absa.co.za; tom@nedbank.co.za; gawien@nedbank.co.za; reuelk@nedbank.co.za; madeleiner@absa.co.za; dionb@nedbank.co.za
Cc: De Bruyn, L. (Linda); Khan, Z. (Zaynab) (Group Risk); Brown, D. (Dion); De Waal, L. (Louanne); Johnstone, C. (Charmaine); Moonsamy, M. (Mary-Anne)
Subject: RE: GRAMONEY : Nedbank is incompetent 4 TH request

Hi Nedbank

I am not suprised at all , No integrity at all from nedbank.

Where are your values.

You act on a helpless client , but now you can not justify your actions.
You cannot even appologies for your blunders and injustice.

I feel that you are not practicing your bussiness code of conduct .

Regards

Gramoney

From: Hardie, D. (Doug) [mailto:DougHa@Nedbank.co.za]
Sent: Tue 2006-11-28 10:51
To: Mike Gramoney (PT)
Cc: De Bruyn, L. (Linda); Khan, Z. (Zaynab) (Group Risk); Brown, D. (Dion); De Waal, L. (Louanne); Johnstone, C. (Charmaine); Moonsamy, M. (Mary-Anne)
Subject: RE: GRAMONEY : Nedbank is incompetent 4 TH request

WITHOUT PREJUDICE

Dear Mr Gramoney,

Thank you for your email.

12/12/2006

As indicate in previous correspondence Nedbank has nothing further to add in this matter. We note that you have elected to escalate the matter to the Ombudsman for Banking Services (OBS). Nedbank supports the complaint escalation process as set out in the Code of Banking Practice and accordingly we will engage directly with the OBS when required to do so.

Yours sincerely,

DWL Hardie

Executive General Manager
Client Services

From: Mike Gramoney (PT) [mailto:GramonPT@telkom.co.za]
Sent: 28 November 2006 09:46 AM
To: INFO@OBSSA.CO.ZA
Cc: lydia.scullard@omg.co.uk; dougha@nedbank.co.za; ceo@absa.co.za; tom@nedbank.co.za; gawien@nedbank.co.za; reuelk@nedbank.co.za; madeleiner@absa.co.za; De Waal, L. (Louanne); dionb@nedbank.co.za
Subject: FW: GRAMONEY : Nedbank is incompetent 4 TH request

Hi

Please assist in resolving this incompetence on the nedbank side.
I have no response on this matter as yet.

Regards

PT Gramoney

From: Mike Gramoney (PT)
Sent: 28 November 2006 08:46 AM
To: De Waal, L. (Louanne)
Subject: FW: GRAMONEY : Nedbank is incompetent 4 TH request

From: Mike Gramoney (PT)
Sent: 28 November 2006 08:45 AM
To: 'De Waal, L. (Louanne)'; 'dionb@nedbank.co.za'
Cc: 'lydia.scullard@omg.co.uk'; 'dough@nedbank.co.za'; 'ceo@absa.co.za'; 'tom@nedbank.co.za'; 'gawien@nedbank.co.za'; 'reuelk@nedbank.co.za'; 'madeleiner@absa.co.za'
Subject: RE: GRAMONEY : Nedbank is incompetent 4 TH request

Hi Louanne **4 TH request**

**Would you be dishonest if I asked you to indicate that you have never used nedbanks network for personal reasons?
Or would you honestly indicate affirmatively.**

You indicate that my employer condones the use of it's network for personal correspondence ,
What made you go to such an extent as to speak to my employer regarding my employment conditions , and my communications to my bank.

Can you not justify/defend yourself in a more dignified manner?

It is very apparent that you are in a psychologically defensive mode, I can understand your limited

capacity after all.

Ned bank is not addressing my initial issues, You guys are trying to avoid justifying my concerns.

I will determine when & if I am satisfied with the response not you. I will determine whether this matter is finalised or not.

You may exercise your choice to respond or remain incompetent as you are.

I feel that you have no sense of integrity and professionalism and that

You are an embarrassment to your organisation.

I do not wish to be associated with nedbank in future because of people like yourselves that are a liability to your organisation.

I am currently in the process of closing my wife's nedbank account and moving over to ABSA because of the pathetic service

that I have received from nedbank .

You ask me to refrain from involving external parties in my mail , please use whatever little brain that you have and reason to me why all your responses to me also included these external parties , you chose to include them yourself , you could have deleted these contacts.

You have the audacity to preach to me.

Remember as you have mentioned (personal correspondence) I am communicating in a personal capacity.

You were supposed to be professional.

If you still have a problem with me using my current mail box please indicate that I must use my personal mail in future.

I am still awaiting my letter of apology from Noeleen Niewould as well as yourself for your unprofessional character as per conversation with Dion and the entire legal group, well I feel that you were there as well.

Now enough of your dodgy behaviour thus far just give me the answers to my concerns , if you are lost then refer to the initial mail below,
And I need my letters of apology from the guilty parties .

I would like to get this over and forget about this incident.

Regards

PT Gramoney

From: De Waal, L. (Louanne) [mailto:LouanneD@Nedbank.co.za]

Sent: Wed 2006-11-22 18:09

To: Mike Gramoney (PT); Brown, D. (Dion); lydia.scullard@omg.co.uk; dough@nedbank.co.za; Boardman, T. (Tom); Linfield, J. (John); Nieuwoudt, N. (Noeleen); De Villiers, R. (Rene); Coetzee, M. (Marius) (Group Risk)

Cc: ceo@absa.co.za; ceo@oldmutual.co.za; ceo@fnb.co.za; ceo@standardbank.co.za; ceo@reservebank.co.za

Subject: RE: GRAMONEY : Nedbank is incompetent

Without Prejudice

Dear Mr Gramoney,

Further to your telephone conversations with Dion of yesterday and again this morning whereby Dion advised that he will be forwarding the letter as requested by you. On reviewing this matter in its entirety, we confirm that we have withdrawn the letter and will no longer be sending this to you. As requested in your telephone conversations with Dion, you were requiring a letter of apology to bring this matter to finalisation. With regard to this, we apologise for any misunderstanding during your conversation with our Collections Department where we referred your account to our legal department. The call was made due to the fact that payment had not been received and the account was withdrawn from legal on receipt of your payment.

We are surprised that your employer condones the use of their company network for personal correspondence. Your overall approach to this matter is unacceptable and not in line with Nedbank's values.

I also confirm that we have handed this file over to our legal department and request that you direct all further correspondence to them. We consider this matter finalised and no further correspondence will be entered into.

We respectfully request that you refrain from including external parties on this issue as they are not privy to the background and details around this matter and therefore not in a position to respond.

We reserve our rights in this regard

Regards,
Louanne de Waal
Executive Service Support

From: Mike Gramoney (PT) [mailto:GramonPT@telkom.co.za]
Sent: 22 November 2006 10:00 AM
To: Brown, D. (Dion); lydia.scullard@omg.co.uk; dough@nedbank.co.za; Boardman, T. (Tom); De Waal, L. (Louanne)
Cc: ceo@absa.co.za; ceo@oldmutual.co.za; ceo@fnb.co.za; ceo@standardbank.co.za; ceo@reservebank.co.za
Subject: RE: GRAMONEY : Nedbank is incompetent

Hi Dion

You have mentioned during our conversation that you will try and facilitate the communicate, however I have not received any feedback since.

As I have mentioned yesterday, I do not care how productive or unproductive my mails are, due to the fact that this is the matter of principle and not money. I would go to any lengths to stand by my values and beliefs.

Looking forward to your response as per your mail.

Kind regards

PT Gramoney

From: Brown, D. (Dion) [mailto:DionB@Nedbank.co.za]
Sent: Wed 2006-11-22 08:16
To: Mike Gramoney (PT); lydia.scullard@omg.co.uk; Brown, D. (Dion); dough@nedbank.co.za; Boardman, T. (Tom); De Waal, L. (Louanne)
Cc: ceo@absa.co.za; ceo@oldmutual.co.za; ceo@fnb.co.za; ceo@standardbank.co.za; ceo@reservebank.co.za
Subject: RE: GRAMONEY : Nedbank is incompetent

Good day Mr Gramoney

We wish to place on record that we have responded. I called you yesterday morning and we have discussed the proposed way forward, in depth. In terms of your request I undertook to revert back to you with a formal written communication from Nedbank as soon as possible and you agreed to this. We are currently finalising the communication and I will send this to you as soon as I receive it.

Your numerous daily email communications are counter-productive, we are currently doing everything possible to sort this out in an amicable manner to the benefit of both parties. As I promised yesterday, as soon as I have received the necessary feedback I will contact yourself. We have also been in contact with the CEO's office of ABSA Bank and advised them of the situation.

Yours sincerely

Dion Brown

Executive Service Support Officer

Client Resolution Group

T (011) 2958291

F (011) 2948291

From: Mike Gramoney (PT) [mailto:GramonPT@telkom.co.za]
Sent: 22 November 2006 07:47 AM
To: lydia.scullard@omg.co.uk; dionb@nedbank.co.za; dough@nedbank.co.za; tom@nedbank.co.za; De Waal, L. (Louanne)
Cc: ceo@absa.co.za; ceo@oldmutual.co.za; ceo@fnb.co.za; ceo@standardbank.co.za; ceo@reservebank.co.za
Subject: FW: GRAMONEY : Nedbank is incompetent

Hi Nedbank **5th Request**

No response as yet

Kind regards

Mr Gramoney

From: Mike Gramoney (PT)
Sent: Fri 2006-11-17 14:57
To: 'lydia.scullard@omg.co.uk'
Cc: 'Boardman, T. (Tom)'; 'Brown, D. (Dion)'; 'Hardie, D. (Doug)'; 'De Waal, L. (Louanne)'; 'Khoza, R. (Reuel)'; 'Nienaber, G. (Gawie)'; 'Linfield, J. (John)'; 'Barnard, M. (Maureen)'
Subject: FW: GRAMONEY : Nedbank is incompetent

fya

From: Mike Gramoney (PT)
Sent: 17 November 2006 02:44 PM
To: 'De Waal, L. (Louanne)'; 'Nienaber, G. (Gawie)'; 'Khoza, R. (Reuel)'
Cc: 'De Almeida, C. (Cecilia)'; 'Hardie, D. (Doug)'; 'Brown, D. (Dion)'; 'Boardman, T. (Tom)'; 'CEO@absa.co.za'; 'De Villiers, R. (Rene)'; 'Linfield, J. (John)'; 'Barnard, M. (Maureen)'; 'editor@businessreport.co.za'; 'starnews@star.co.za'
Subject: RE: GRAMONEY : Nedbank is incompetent

Hi Nedbank

No response from you as yet!!!
Can you not justify your incompetence any further?

Mr Gramoney

Hi Nedbank

Just as I have expected from you, my views are not being taken into account .

Why did Nedbank send my account to legal initially?
Why did Dion assist in retrieving the account from legal if it was not meant to be at legal?
Are you being consistent in doing credit checks on all your card holders and closing their accounts or
am I being victimized by Nedbank?

Please make available to myself the recording as per your mail.

Your actions would confirm your ethics and values

In the event that you do not respond and resolve , I would understand your total lack of commitment and integrity that your organisation demonstrates.

Regards

Mr Gramoney

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