

Commercial Correspondence

By: Mina Alavash

A series of horizontal lines of varying lengths and colors (teal, light blue, and white) extending from the right side of the slide.

Introduction

Replying To Enquiries

- Opening
- In an email reply, the RE: abbreviation in the subject line automatically shows that you are replying to a message. Therefore it is not usually necessary to use a salutation. However, letters are different. Mention your prospective customers name, e.g. if the customer signs his letter Mr B. Green, begin Dear Mr Green, NOT Dear Sir. Thank the writer for his or her enquiry. Mention the date of his or her letter and quote any other references.
 - Thank you for your enquiry of 6 June 20- in which you asked about...
 - I would like to thank you for your enquiry of 10 May 20-and I am pleased to tell you that we would be able to supply you with the....
 - We were pleased to learn from your letter of 10 December that, you are impressed with our selection of...
 - Thank you for your letter, NI 1691, which we received this morning.

Introduction

Confirming that you can help

- Let the enquirer know near the start of your reply if you have the product or can provide the service he or she is asking about. It is irritating to read a long letter only to find that the supplier cannot help.
- We have a wide selection of sweaters that will appeal to the market you specified.
- Our factory would have no problem in producing the 6,000 units you asked for in your enquiry.
- We can supply from stock and will have no trouble in meeting your delivery date.
- I am pleased to say that we will be able to supply the transport facilities you require.
- We can offer door-to-door delivery services.

Introduction

‘Selling’ your product

- Encourage or persuade your prospective customer to do business with you. A simple answer that you have the goods in stock is not enough. Your customer might have made ten other enquiries, so remember it is not only in sales letters that you need to persuade.
- Mention one or two selling points of your product, including any guarantees, special offers, and discounts.
- When you have had the opportunity to see the samples for yourself we feel sure you will agree that they are of the highest quality, and to see a wide selection online, go to www.bettaware.co.uk
 - Once you have seen the Delta 800 in operation we know you will be impressed by its trouble-free performance.
 - We can assure you that the Alpha 2000 is one of the most outstanding machines on the market, and our confidence in it is supported by our five-year guarantee.

Introduction

Suggesting alternatives

- If you do not have what the enquirer has asked for, but have an alternative, offer that. But do not criticize the product he or she originally asked for.
 - And while this engine has all the qualities of the model you asked for, the 'Power drive' has the added advantage of fewer moving parts, so reducing maintenance costs. It also saves on oil as it...
 - The model has now been improved. Its steel casing has been replaced by strong plastic, which makes the machine much lighter and easier to handle.
 - Of course, leather is an excellent upholstery material, but escalating costs have persuaded many of our customers to look for an alternative which is more competitive in price. Tareton Plastics have produced a high-quality substitute, 'Letherine' which has the texture, strength, and appearance of leather, but at less than a quarter of the cost. We feel confident that the samples enclosed will convince you.

Introduction

Referring the customer to another place

- You may not be able to handle the order or answer the enquiry. If this is the case, tell the enquirer and, if possible, refer them to another company which can help them.
- I regret to say that we no longer produce the type of stapler you refer to as there is no longer sufficient demand for it. I am sorry we cannot help you.
- The book you mention is not published by us, but by Greenhill Education Ltd. Their address is ...
- We no longer manufacture pure cotton shirts as their retail prices tend only to attract the upper end of the market. All our garments are now poly cotton, which is stronger, needs little ironing, and allows variations in pattern, which you can see on our website at www.elegance.co.uk. However, you are only interested in pure cotton garments, we advise you to contact Louis Fashions Ltd at...

Introduction

Referring the customer to another place

- Even if you can handle the enquiry, you may still have to refer the enquirer elsewhere.
 - We manufacture the product you require, but we only deal with wholesalers, not retailers. Therefore, I suggest you contact our agent, R. L. Depré SA, rue Montpellier 28, Paris, ...
 - Our agents in Italy are Intal S.p.A, Via Alberto Poerio 79, Rome, Email: <sales@intal.co.it>.
 - They carry the full range of our products.

Introduction

Sending catalogues, price lists, prospectuses, and samples

- Remember to enclose current catalogues and price lists with your reply. If you are attaching catalogues, price lists, etc, to an email message; make sure you compress them to save your recipients time when they download the material. If prices are subject to change, let your customer know. It is bad policy suddenly to send a letter telling a customer that price have been increased by ten per cent after you have quoted a firm price. And if you are sending samples UNDER SEPARATE COVER let your customer know when they are likely to arrive.

Introduction

Sending catalogues, price lists, prospectuses, and samples

- Please find enclosed our current catalogue and price list quoting our prices for Kobe. The units you referred to in your letter are featured on pp. 31-34 under catalogue numbers Y32-Y37. When ordering could you please quote these numbers? The samples you asked for will follow under separate cover.
- We enclose our booklet on the Omega 2000 and are sure you will agree that it is one of the finest machines of its kind. It can be adapted to your specifications (see the section I 'Structural changes' on page 12).
- We enclose our summer catalogue, which unfortunately is only published in English. However, we have included a German translation for the relevant pages (41-41 5) and hope this will prove helpful.
- We have enclosed our price list, but should point out that prices are subject to change as the market for raw materials is very unstable at present.

Introduction

Arranging demonstrations and visits

- Certain products, e.g. heavy equipment, machinery, and computer installations, may need demonstrating. In these cases the supplier will either send a representative or adviser, or suggest that the customer visits their showroom.
- We have enclosed full details of the Laren welder, but a demonstration would be necessary to show you its full capabilities. We therefore suggest that you visit our center in Birmingham, where the equipment is set up, so that you can see the machine in action.
- As the enclosed booklet cannot really show the efficiency of this system, we would be happy to arrange for our representative to visit you and give a demonstration. If you are interested in a visit, please fill in the enclosed pre-paid card and return it to us.

Introduction

Arranging demonstrations and visits

-The enclosed catalogue will give you an idea of the type of sound equipment we produce, but may we suggest that you also visit our agent's showrooms in Rotterdam where you can see a wide range of units? The address is...

- Before installing the equipment, we would like to send Mr Tony Griffith, our Chief Engineer, to look over our plant and prepare a report on the installation, taking your particular requirements into account. We suggest you contact us to arrange a convenient date.

Introduction

Closing

Always thank the customer for contacting you. If you have not done so at the beginning of the letter or email, you can do so at the end. You should also encourage further enquiries.

- Once again we would like to thank you for writing. We would welcome any further questions you might have.
- Please contact us again if you have any questions, using the above telephone number or email address.
- I am sorry we do not have the model you asked for, but can assure you that the alternative I have suggested will meet your requirements. Please remember that we offer a full three-year guarantee.
- We hope to hear from you again soon, and can assure you that your order will be dealt with promptly.

Introduction

Giving Quotations

- In your reply to an enquiry, you may want to give your prospective customer a QUOTATION. Below is a guide to the subjects you should cover.
- Prices
- When a manufacturer, wholesaler, or retailer quotes a price, they may or may not include other costs such as transport, insurance, and PURCHASE TAX (e.g. VAT (VALUE ADDED TAX) in the UK). Prices which include these extra costs are known as Gross prices; those which exclude them are known as NET Prices.
 - The net price of this article is £100.00, to which VAT must be added at 17.5%, making a gross price of £117.50.
 - We can quote you a gross price, inclusive of delivery charges, of £347.50 per 100 items. These goods are exempt from VAT. A quotation is not necessarily legally binding, i.e. the company does not have to sell you the goods at the price quoted in the reply to an enquiry. However, when prices are unstable, the supplier will say in their quotation that their prices are subject to change. If the company makes a firm offer, it means they will hold the goods for a certain time until you order, e.g. firm 14 days. Again, this is not legally binding, but suppliers generally keep to firm offers to protect their reputation.

Introduction

Giving Quotations

- The prices quoted above are provisional, since we may be compelled by the increasing cost of raw materials to raise them. I will inform you immediately if this happens.
- We can offer you a price of £5,200.00 per engine, firm 21 days, after which the price will be subject to an increase of 5%. Whenever possible you should quote prices in your customer's currency, allowing for exchange fluctuations.
- The price of this model is ¥ 2,800,000 at today's rate of exchange.
- We can quote you a price of €300 per 100 units, though I regret that, because of fluctuating exchange rates, we can only hold this price for four weeks from today's date.
- The net price of \$530.00 per unit is extremely competitive.

Introduction

Transport and insurance costs

- There are a number of abbreviations that indicate which price is being quoted to the customer. These are established by the International Chamber of Commerce (ICC) and are called INCOTERMS. They are revised regularly, and additional terms may be added, e.g. the phrase CIF Naples Incoterms 2000 landed means that a consignment is covered under an Incoterm CIF (cost, insurance, and freight) set in the year 2000, up to the time it is landed in Naples. The main Incoterms are in four groups, which are named after the first letter in the term.

Introduction

Transport and insurance costs

- Group C
- The seller covers only the costs listed to get the goods to a named destination, e.g. freight and import duties, but not insurance.
- Group D
- The seller carries all the costs and risks to get the goods to a named destination.
- Group E
- The buyer pays all costs once the goods have left the sellers -premises.
- Group F
- The seller delivers the goods to a carrier who is appointed by the buyer.

Introduction

Transport and insurance costs

- Incoterms are quoted in correspondence in the following way; £30,000 CPR Hong Kong (i.e. the price includes all delivery costs to Hong Kong, except for insurance); \$35,000 FOB Rotterdam (i.e. the price includes delivery costs to when the goods are on board ship at Rotterdam). Abbreviations for Incoterms may also be written in lower case, e.g. CIF or FOB.
- Two other terms which should be noted, but which are used mainly in the UK, are:
 - CARRIAGE PAID (C/P), i.e. charges will be paid by the sender, e. g. We will send replacements for the damaged goods C/P.
 - CARRIAGE forward (C/F), i.e. charges will be paid by the receiver, e.g. as you are responsible for the damage, we will send 'replacements C/F.

Introduction

Discounts

- Manufacturers and wholesalers sometimes allow a discount (i.e. a deduction) on the net or gross price. These are of different kinds, e.g. a trade discount to sellers in similar trades; a quantity discount for orders over a certain amount; a cash discount if payment is made within a certain time; a LOYALTY DISCOUNT when companies have a long association.
 - We allow a 3% cash discount for payment within one month.
 - The net price of this model is £170.00, less 10% discount for quantities up to 100 and 15% discount for quantities over 500.
 - We do not normally give discounts to private customers, but because of your long association with our company we can offer you 12% of the retail price.
 - The prices quoted are CFR Yokohama, but are subject to a 20% trade discount of net price. We can offer a further 10% discount of net prices for orders of more than 2,000 units.

Introduction

Methods of payment

- When quoting terms, you may require, or suggest, any of several methods of payment, e. g. letter of credit or bill of exchange.
 - On receipt of a cheque for the amount quoted, we will send the article by registered mail.
 - Payment for initial orders should be made by sight draft, payable at Den Norske Credit bank, Kirkegaten 21, Oslo 1, and cash against documents.
 - We are willing to consider open account facilities if you can provide the necessary bank reference.

Introduction

Quoting delivery date

- If the enquiry specifies a delivery date, confirm that it can be met, or if not, suggest an alternative date. Do not make a promise that you cannot keep as it will give you a bad reputation. If a delivery time is a condition of ordering, the customer could reject the goods or sue you if you break the contract.
 - ... and we are pleased to say that we can deliver by November 1, so you will have stock for the Christmas sales period.
 - As there are regular sailings from Liverpool to New York, we are sure that the consignment will reach you well within the time you specified.
 - We have the materials in stock and will ship them immediately we receive your order.
 - As there is a heavy demand for fans at this time of year, please allow at least six weeks for delivery
 - We would not be able to deliver within two weeks of receipt of order; as we would need time to prepare the materials. However; we could guarantee delivery within four weeks.

Introduction

fixed terms and negotiable terms

- You can quote terms in two ways: state your price and discounts with no room for negotiation, or suggest the customer could discuss them. In the two examples below, the writers make firm quotes, indicating that methods of payment and discounts are fixed.
 - All list prices are quoted FOB Southampton and are subject to a 25% trade discount with payment by letter of credit.
 - The prices quoted are EXW, but we can arrange freight and insurance (CIP Hong Kong) required. However, unless otherwise stated, payment should be made by 30-day bill of exchange, documents against acceptance.

Introduction

fixed terms and negotiable terms

- In the next two examples, the use of the adverbs normally and usually softens the tone of the statements to indicate that, although the company prefers certain terms, these can be discussed. In the final example the supplier softens the tone further by asking the customer to confirm whether or not the arrangement is satisfactory.
 - We usually offer 18% trade discount on FOB prices, and would prefer payment by irrevocable letter of credit.
 - Normally we allow a 23% trade discount of net prices with payment on documents against payment basis. Please let us know if this arrangement is satisfactory.

Enquiries

Dear Mr Merton

03.Feb.20--

Subject:Enquiry

You were recommended to us by your trade association and I am writing on behalf of our principals in Canada, who are interested in importing chinaware from England.

Could you send us your latest catalogue and price list quoting your most competitive prices?

Our principals are a large chain store in North America and will probably place substantial orders if the quality and prices of your products are suitable.

Yours sincerely

Linda Lowe

Director

Sanders & Lowe Ltd

Planter House, Princes Street

London EC1 TDQ

Tel.: +44 (0)20 7 87457

Fax: +44 (0)20 T B7458

Email: l.lowe@sanIo.co.uk

Enquiries

Dear Sir/Madam

11. Oct.20--

We are a chain of retailers based in Birmingham and are looking for a manufacturer who can supply us with a wide range of sweaters for the men's leisurewear market. We were impressed by the new designs displayed on your stand at the Hamburg Menswear Exhibition last month.

As we usually place large orders. We would expect a quantity discount in addition to a 20% trade discount off net list prices. Our terms of payment are normally 30-day bill of exchange, D/A.

If these conditions interest you, and you can meet orders of over 500 garments at one time, please send us your current catalogue and price list.

We hope to hear from you soon.

Yours faithfully,

Peter Crane

Chief Buyer

E Lynch & Co. Ltd

Nesson House, Newell Street, Birmingham B3 3EL

Telephone: +44 (0)21 236 6571

Fax: +44 (0)21 236 8592

Email: pcrane@lynch.oo.uk

Replies and quotations

Dear M. Gerard

Thank you for your enquiry of 12 May in which you asked about the CDs we advertised in this month's edition of 'Lectron'.

I can confirm that they are of high quality, and suitable for domestic recording. They are 'Kelby' products, a brand name you will certainly recognize, and the reason their prices are so competitive is that they are part of a consignment of bankrupt stock that was offered to us.

Because of their low price, and the small profit margin, we will not be offering any trade discounts on this consignment. But we sell a wide range of electronic and computer products and have enclosed a price list giving you details of trade, quantity, and cash discounts.

We have sent, by separate post, samples of the advertised CDs and other brands we stock, and would urge you to place an order as soon as possible as there has been a huge response to our advertisement. Thank you for your interest.

Yours sincerely

(Herr) R. Gerlach
Sales Director

Enc. price-list

Replies and quotations

Dear Sir Monteiro

20/May/20--

Thank you for your email. I regret to say that we are out of stock of K153 and K157 units, and do not expect another delivery until later this month.

We are currently testing a consignment from Taiwan, but these do not have a Belgian Standards Institute stamp of approval and we would like to complete our tests before putting them on the market. We will contact you again as soon as our testing is completed, or when the units you requested are available, whichever date is the earlier.

Yours sincerely

Diane Charcot (Mr)

Manager

D & S Charcot S.A.R.L.

Place du 20 aoul 79. B—4000, Liege

Tel: (+32) 49—240886

Telecopy: (+32)49—16592

Email: d.charcot@dscharcot.co.be

Orders

Attn. Mr. D. Causio

19.05.20--

Dear Mr. Causio

Please find enclosed our Official order, No. DR4316. For this order, we accept the 15% trade discount you offered, and the terms of payment (sight draft, D/A), but hope you are willing to review these terms if we decide to order again.

Would you please send the shipping documents and your sight draft to “North minster Bank (City Branch), Deal Street, Birmingham B3 ISQ”

If you do not have any of the items we have ordered currently in stock, please do not send alternatives.

We would appreciate delivery within the next six weeks, and look forward to your acknowledgement.

Yours sincerely

Peter Crime
Chief Buyer

Enc. order No. DR4316

Orders

Dear Mr. Crane

Thank you for the above order, which we are now making up. We have all the items in stock and will advise you about shipment in the next few days.

With regards

Daniele Causio

Sales Director

Satex S.p.A.

Via di Pietra Papa, 00146 Roma

Telephone: +39 06 769910

Telefax: +39 D6 6815473

Email: causiod@satex.oo.it

Orders

Dear Mr. Crane

We are pleased to tell you that the above order has been shipped on the SS Marconissa and should reach you in the next 10 days.

Meanwhile, our bank has forwarded the relevant documents and sight draft for £3,092.30, which includes the agreed trade and quantity discounts, to the North minster Bank (City Branch) Birmingham.

We are sure you will be very satisfied with the consignment and look forward to your next order.

Best wishes

Daniele Causio

Sales Director

Satex S.p.A.

We di Pietra Papa, 00146 Roma

Telephone: +39 06 769910

Telefax: +39 06 6815473

Email: causiod@satex.co.it

Payments

Dear Ms. van Basten

Thank you for your letter of 15 January regarding our November statement and December invoice No. 7713.

We were sorry to hear about the difficulties you have had, and understand the situation. However, we would appreciate it if you could clear the account as soon as possible, as we ourselves have suppliers to pay.

We look forward to hearing from you soon.

Yours sincerely

Dieter Schubert
Director

Payments

Dear Mr Bishkin

I regret to inform you that I will not be able to meet my bill. No. BIE 7714, for 35,498.00SF due on 6 June.

My government has put an embargo on all machine exports to Zurimba, and consequently we have found ourselves in temporary difficulties as we had three major cash consignments for that country. However, I am at present discussing sales of these consignments with two large Brazilian importers, and I am certain that they will take the goods.

Could you allow me a further 60 days to clear my account, and draw a new bill on me, with interest of, say, 6% added for the extension of time?

I would be most grateful if you could help me in this matter.

Yours sincerely

Leo Franksen
Director

Payments

Dear Mr. Giordianon

With reference to your letter of 10 August, I enclose copy invoices which made up your June statement, the balance of which still remains outstanding.

Having dealt with you for some time, we are concerned that we have neither received your remittance nor any explanation as to why the balance of -E 6,000.00 has not been cleared. Please would you either reply with an explanation or send us a cheque to clear the account within the next seven days?

Yours sincerely

R. Costello (Sr.)
Credit Controller

Enc.1

Payments

Dear Mr Theopolis

Account No. TYG 99014

We wrote to you on two occasions, 21 October and 14 November, concerning the above account, which now has an outstanding balance of £3,541.46 and is made up of the copy invoices enclosed.

We have waited three months for either a reply to explain why the balance has not been cleared, or a remittance, but have received neither.

We are reluctant to take legal action to recover the amount, but you leave us no alternative. Unless we receive your remittance within the next ten days, we will instruct our solicitors to start proceedings.

Yours sincerely

J. Millar (Mrs.)
Chief Accountant

Enc. invoice copies

Complaints and Adjustments

Dear Richard

11/Sep/20--

I received a consignment of dressing tables, Cat. No. DT154 to the above order yesterday. However, the delivery consisted of six heavy mahogany-finished dressing tables instead of the light pine-finished units I asked for.

As I have firm orders for the design I asked for, I would be grateful if you could send my consignment as soon as possible, and collect the wrongly delivered goods. Thank you in advance.

Robert Hughes

Complaints and Adjustments

Dear Robert

12/Sep/20--

Thank you for yesterday's email concerning the above wrong delivery. I have looked into it and find that our current winter catalogue lists the dressing tables you wanted under DT1H9. I think you must have used last summer's catalogue. I have instructed one of our drivers to deliver the pine-finished dressing tables tomorrow and pick up the other consignment.

Rather than sending you a credit note, I'll cancel invoice no. D4451 and include another, No. D4487, with the delivery.

There's also a winter catalogue on its way to you, by post, in case you have mislaid the current one.

Richard Cliff

Complaints and Adjustments

Attn. Mr. Daniele Causio

Dear Mr. Causio

Our Order No. 14478

30/Oct/20--

I am writing to you to complain about the shipment of sweaters we received yesterday against the above order.

The boxes in which the sweaters were packed were damaged, and looked as if they had been broken open in transit. From your invoice No.1831 we estimate that thirty garments have been stolen, to the value of £550.00.

Because of the rummaging in the boxes, quite a few other garments were crushed or stained and cannot be sold as new articles in our shops.

As the sale was on a CIF basis and the forwarding company were your agents, we suggest you contact them with regard to compensation.

You will find a list of the damaged and missing articles enclosed, and the consignment will be put to one side until we receive your instructions.

We look forward to hearing from you.

Yours sincerely
Peter Crane
Chief Buyer

Enc.1

Complaints and Adjustments

Dear Mr. Crane

Thank you for informing us about the damage to our consignment [Inv. No. 18871]. From our previous transactions you will realize that this sort of problem is quite unusual. Nevertheless, we are sorry about the inconvenience it has caused you.

Please would you return the whole consignment to us, postage and packing forward, and we will ask the shipping company to inspect the damage so that they can arrange compensation. It is unlikely that our insurance company needs to be troubled with this case.

If you want us to send you another shipment as per your order No.1-4478, please let us know. We have the garments in stock and it would be no trouble to send them within the next fortnight.

Yours sincerely

Daniele Causio
Sales Director

Complaints and Adjustments

Dear Herr Zeitman

Order No. VC 58 391

We are writing to you with reference to the above order and our letter of 22 May in which we asked when we could expect delivery of the 60 dynamos (Artex model 55) you agreed to supply on 3 June for an export order. We have tried to contact you by phone, fax, and email but no-one in your organization seemed to know anything about this matter.

It is essential that we deliver this consignment to our Greek customers on time as this was an initial order from them and would give us an opening in the Greek market. Our deadline is 28 June, and the Lorries have been completed except for the dynamos that need to be fitted.

Unless we receive the components within the next five days, our customers will cancel the order and place it elsewhere. We would like to make it clear that we are holding you to your delivery contract, and if any loss results because of this late delivery we will take legal action.

Yours sincerely

Michael Blackburn
Director

Credit

Mr R. Cliff
Homemakers Ltd
54-59 Riverside
Cardiff CF] UW
06/Sep/20--

Dear Richard

I have enclosed an order, no. B 1662, for seven more 'Sleepcomfy' beds which have proved to be a popular line here and will pay for them as usual on invoice. However, I wondered if in future you would let me settle my accounts by monthly statement as this would be more convenient for me?

As we have been dealing with one another for some time, I hope you will agree to trade on the basis of open account facilities. I can, of course, supply the necessary references.

Yours sincerely

Robert Hughes

Enc. Order No. B1662

Credit

Mr R. Hughes
R. Hughes B: Son Ltd
21 Mead Road
Swansea
West Glamorgan 3ST IDR

Dear Mr. Hughes

03/08/2000

Thank you for your order, No. B1662, which will be sent to you tomorrow. I have taken the opportunity to enclose the invoice, DM1113, with this letter with regard to your request for open account facilities, settlement against monthly statements; I feel there would be more advantage for you in claiming the 3% cash discounts offered for payment within seven days of receipt of invoice. Nevertheless, I am quite prepared to allow monthly settlements, and there will be no need to supply references as you are a long-standing customer.

The enclosed invoice will be included in your next statement.

Yours sincerely

Richard Cliff
Director

Credit

Dear Mr. Herr Gerlach

I intend to place a substantial order with you in the next few weeks and wondered what sort of credit facilities your company offered?

As you know, over the past months have placed a number of orders with you and settled promptly, so I hope this has established my reputation with your Company. Nevertheless, if necessary, I am willing to supply references.

I would like, if possible, to settle future accounts every three months with payments against quarterly statements.

Yours sincerely

P. Gerard (Mr.)
Manager

Credit

M. P. Gerard
Disc SA.
251 rue des Raimonieres
F-86000 Poitiers Cedex
21/06/20--

Dear Mr. Gerard

Thank you for your letter of 5 December in which you enquired about credit facilities.

We appreciate that you have placed a number of orders with us in the past, and are sure that you can supply the necessary references to support your request. However, as you probably realize, our products are sold at extremely competitive prices. This allows us only small profit margins and prevents us offering any of our customer's credit facilities.

We are very sorry that we cannot help you in this case and hope you understand our reasons.

Once again, thank you for writing, and we look forward to hearing from you soon.

Yours sincerely

R. Gerlach
Sales Director

Banking

Dear Mr. Day

I would appreciate it if you could open a current account for me under my trading name R B-z S Fashions Ltd. Enclosed you will find two specimen signatures, my own and that of my partner Ms. Catherine Siclden. Both signatures will be required on all cheques. I also enclose a reference from Mr Stephen Young, who banks with your branch and a cheque for £35100 with a paying-in slip.

Yours sincerely

Anne Roberts (Mrs.)

Banking

Mr R. Hughes
R. Hughes 8: Son Ltd
21 Mead Road
Swansea
West Glarnorgan SST IDR

23/Oct/2010

Dear Mr. Hughes

Account No. 0566853 013 62

I am writing to inform you that you now have an overdraft of £1,358.63 on your current account.

We passed your last credit transfer to Homemakers Ltd as you have a substantial credit balance on your deposit account. If you require overdraft facilities on your current account, I suggest that you contact me and we can discuss a formal arrangement.

Yours sincerely

David Collis
Manager

Banking

Mr D. Collis
Manager
Welsh Co-operative Bank
Seaway 1-lou se
Glenclower Road
Swansea
West Glarnorgan SRN ITA

21/Aug/2010

Dear Mr Collis

Thank you for your letter of 19 August. I apologize for not being aware that I had a debit balance on my current account.

I have now checked into this and discover that the reason for my account being overdrawn was that I had received a post-dated cheque for £1,700.00 from a customer, and this had not been cleared. However, to avoid a repetition I have transferred £1,500.00 from my deposit account into my current account, and this should ensure against overdrawing in future.

Thank you for passing the credit transfer to Homemakers despite the debit balance it created.

Yours sincerely

Robert Hughes

Banking

15/05/2010

Dear Mr .Ellison

I regret to inform you that we will not be able to offer the credit of £85,000 you asked for at our meeting on 14 November in order to expand your business.

You have had a £26,000 overdraft this year, and this has partly influenced our decision. The current credit squeeze, which has particularly affected loans to the service sector of the economy, was also a factor. May I suggest that you approach a finance corporation as this type of organization might be in a better position to help in the current financial climate?

I am sorry that we have to disappoint you in this matter, and hope that we may be of more help in the future.

Yours sincerely

Ian Evans (Mr)
Manager

Banking

Ian Close
New Zealand Bank
Takapuna House
Talrapuna Street
Wellington 8

15/05/2010

Dear Mr. Close

Please open an irrevocable documentary credit for £22,000 in favor of Delta Computers Ltd, Welling borough, UK. I have enclosed your application form with all the relevant details completed.

Please inform me when you have made arrangements with your agents in London.

Yours faithfully

Michael Tanner
Export Manager
N.Z. Business Machines Pty
Enc. Application for documentary credit

Agents and Agencies

Dear Sirs,

Mr Mohamed Al Wazi, of the Saudi Arabian Trade Commission in London, informed us that you may be interested in acting as our agent in your country.

As you will see from the enclosed catalogue, we are manufacturers of high-quality glass ware. We produce a wide selection of products from moderately priced tableware in toughened smoked glass to ornate Scandinavian and Japanese designed Light coverings.

We already export to North and South America and the Far East, and would now like to expand into the Middle Eastern market, where we know there is an increasing demand for our products.

The type of agency we are looking for will be able to cover the whole of Saudi Arabia. We are offering a 10% commission on net list prices, plus advertising support. There would be an additional 2.5% Del credere commission if the agent is willing to guarantee the customer's accounts, and he may offer generous credit terms once we have approved the account.

This is a unique opportunity for someone to start in an expanding market and grow with it. Therefore, if you believe you have the resources to handle a sole agency covering the area mentioned, and feel that you can develop this market, please write to us as soon as possible.

Yours faithfully

Nicholas Jay
Managing Director

Enc. Catalogue

Agents and Agencies

Dear Mr. Kassim

Thank you for your email. As you requested, we enclose a draft contract for the agency agreement.

You will see that we prefer our customers to pay us direct, and usually deal on a letter of credit basis.

You would not be required to hold a large stock of our products, only a representative selection of samples. We can meet orders from the Middle East within four weeks of receipt.

Advertising leaflets and brochures would be sent to you. But we would also allow £1000 in the first year for publicity, which could be spent on the type of advertising you think most suitable for your market. In our other markets we have found that newspapers and magazines are generally the best media.

The initial contract would be for one year, subject to renewal by mutual agreement. Disputes would be settled with reference to EU law. If you have any further questions with regard to the contract, or anything else, please contact me.

I look forward to hearing from you.

Yours sincerely

Nicholas Jay
Managing Director

Enc. Draft contract

Agents and Agencies

Dear Sir. Iglasis

We are interested in the offer you made to us in your letter of 8 October to act as sole agents for your leather goods in this country.

While we agree that there is a steady demand for high-quality leather cases and bags here, in our opinion the annual turnover you suggest is too optimistic. We estimate that half the figure you quoted would be more realistic. In view of this, the 6% commission you offer is rather low, and we would expect a minimum of 11% on net invoice totals.

With regard to payments, we feel it would be preferable for customers to settle with us direct, and we would remit quarterly account sales deducting our commission. However, we are prepared to leave this matter open for discussion.

Finally, we would be willing to hold the stock you suggest, but if there is a rush of orders, as there may be now we are nearing Christmas, you would need to shorten the delivery date you quoted from six weeks to three weeks from receipt of order.

If these conditions are acceptable, then we would be pleased to take on an initial one-year contract to act as your sole agents.

I look forward to hearing from you.

Yours sincerely

M. Allis (Mr.)
Director

Agents and Agencies

Dear Mr. Mason

We are a large motorcycle retail chain with outlets throughout the UK, and are interested in the heavy touring bikes displayed on your stand at the Milan Trade Fair recently. There is an increasing demand here for this type of machine. Sales of larger machines have increased by more than 20% in the last two years, especially to the 30-50 age groups, which want more powerful bikes and can afford them.

We are looking for a supplier who will offer us an exclusive commission agency to retail heavy machines. At present we represent a number of manufacturers, but only sell machines up to 600cc, which would not compete with your 700cc, 1000cc, and 1200cc models.

We operate on a 10% commission basis on net list prices, with an additional 3% Del credere commission if required, and we estimate you could expect an annual turnover in excess of £2.000, 000. With an advertising allowance we could probably double this figure.

Our customers usually settle with us direct, and we pay our principals by bill of exchange on a quarterly basis.

You can be sure that our organization would offer you first-class representation and excellent sales, and guarantee the success of your products in this country. I look forward to hearing from you.

Yours sincerely

Brian Glough

Director

Glough & Book Motorcycles Ltd

Nottingham NG1 3AA, UK

Tel. +44 (0)115 W153

Fax: +44 (0)115 48565

Agents and Agencies

Dear Mr. Glough

Thank you for your email of 1 March. We were pleased to hear of your interest in our heavy machines.

Regarding the type of agency you suggest, I should point out that we never use exclusive or commission agencies as we have found that they tend to be rather restrictive both for ourselves and our customers. We rely on distributors who buy our products on their own account and then retail them at market prices in their country. We offer a 30% trade discount off net list prices and a further 5% quantity discount for sales above \$100,000. Our terms of Payment are 60 days against bills. D/A if the customer can provide trade references.

As far as publicity is concerned, you may be interested to hear that we have arranged for an extensive campaign in Europe. It begins next month and features our heavy machines. We are sending dealers throughout Europe brochures, leaflets, end posters, end this will be followed up by our advertising In May.

I hope you will be interested in the terms outlined here, and look forward to hearing from you.

Best regards

Jack Mason

President

Hartley-Mason Inc.

Chicago. III.

Telephone: (+1) 312 818532

Fax: (+1) 312 349056

Email: j.mason@hartley-masoncdm

Agents and Agencies

23 June 20—

Mr Leonard Dobs on
L. Dobson & Co. Ltd
Royal Parade
UK

Dear Mr. Dobson

Thank you for your letter in reply to our advertisement in Homecare. Although we are interested in your proposition, the 5% commission you quote on CIF invoice values is higher than we are willing to pay. However, the other terms quoted in your draft contract would suit us.

We accept that you can get competitive rates in freight and insurance. Nevertheless, we do not envisage paying more than 3% commission on net invoice values, and if you are willing to accept this rate we would sign a one-year contract to be effective as from 1 August. We can assure you that the volume of business would make it worth accepting our offer.

Yours sincerely

Marie Varenne (Ms)
Chief Buyer

Transportation and Shipping

Facsimile Message

To Cartiers Ltd
Fax U29 Zo 493315
From R. Cliff
Date 10 November 20- -
Subject Quotation for Swansea deLivery
Pages 1

Please quote for collection from the above address and delivery to: R. Hughes & Son Ltd, 21 Mead Road, Swansea.

6 divans and mattresses, TGOcm X' 480cm

7 bookcase assembly kits packed in strong cardboard boxes, each measuring 14m3

4 coffee-table assembly kits, packed in cardboard boxes, each measuring 10m3

4 armchairs, 320 x190 x 260cm

The divans and armchairs are fully protected against knocks and scratches by polythene and corrugated paper wrapping, and the invoiced value of the consignment is £4,660.50. I would appreciate a prompt reply, as delivery must be made before the end of next week.

Richard Cliff
Director

Transportation and Shipping

CARTER.S LTD

Telephone +44 (0)29 20 52159-5565

Facsimile +44 (0)29 20 4098315

Fax

To R. Cliff
From H. Weldon (Ms.)
Subject Quotation for Swansea delivery
Date 10 November 20—
Pages 2

Dear Mr Cliff

In reply to the fax you sent today, we can quote £ 22.20 For picking up and delivering your consignment to the consignee's premises. This includes loading and unloading, plus insurance, and is valid with immediate effect until 14 December 20-.

If you would like to go ahead, please complete the Despatch Note with this fax, and let us know two days before you want the delivery to be made. Our driver will hand you a receipt when he collects the consignment.

If you have any queries, please do not hesitate to contact me.

With regards

H. Weldon (Ms.)

Transportation and Shipping

Dear Mr.Herr Gerlach

Yesterday we received the above consignment to our order No. 02131 0, but found that the CDs in boxes 4, 5, and 6 were damaged — scratched, split, or warped.

The goods cannot be retailed, even at a discount, and we would like to know whether you want us to return them or hold them for inspection.

Regards

Pierre Gérard
Manager

Disc S.A.

251 rue des Raimonieres

F-86000 Poitiers Cédex

Tel: (+33) 2 99681031, Telecopies: (+33) 2 74102163

Email: p.gerard@clisc.co.fr

Transportation and Shipping

Dear M. Gerard

I was sorry to hear about the damage to part of the consignment, No. T1953 that we sent you last week.

I have checked with our despatch department and our records show that the goods left here in perfect condition. Our checker's mark on the side of each box — a blue label with a packer's number and date on it — indicates this.

As you made the arrangements for delivery, I am afraid we cannot help you. However; I suggest you write to Gebriider Bauer Spedition, and if the goods were being carried at 'carrier's risk', as they usually are in these cases, I am sure they will consider compensation.

I have enclosed a copy of the receipt from their goods depot at Ktiln. Please let me know if we can supply any other documents to help you with your claim.

Yours sincerely

Rolf Gerlach
Sales Director

Transportation and Shipping

Dear Mr .Lee

Thank you for your fax of 21 April. Enclosed you will find details of our sailings from I-long Kong to Tilbury for the end of this month and the beginning of next.

You will see that the first available vessel we have will be the MV Orient, which will accept cargo from 3 May to 7 May, when she sails. She is due in Tilbury on 3 June.

Our freight rate for crated consignments is £91.00 (ninety-one pounds) per ton, and I have attached our shipping instructions to the enclosed itinerary.

Yours sincerely

M. Whang (Mrs.)
Director

Enc. Itinerary
Shipping instructions

Transportation and Shipping

FAX TRANSMISSION

To	Charter Dept., Keyser Shipbrokers Ltd
Fax	7671 9873
From	B. MEIEdIEW
Subject	Grain transport to S. America
No. of pages	(Inc. this page) 1
Date	10 January 20-

This fax is to confirm our telephone conversation this morning in which we asked if you could find a ship of six to seven thousand tons which we could charter for six months to take shipments of grain from Baltimore, North America, to various ports along the South American coast.

We will need a ship that is capable of making a fast turn round and will be able to manage at least ten trips within the period.

B. Meredrew (Mr)
Director

Transportation and Shipping

FAX MESSAGE

To Mr B. Meredrew, London Grain Merchants Ltd
Fax number 020 7174 2331
From Belinda Marston
Subject Grain transport to South America
Date 12 January 20—
Total pages 1

Dear Mr. Meredrew

With reference to your fax of 10 January 20—, we are pleased to inform you that we have identified a vessel that will meet your requirements.

She is the Manhattan, and is currently docked in Boston. She is a bulk carrier with a cargo capacity of seven thousand tons. She has a maximum speed of 24 knots, so would certainly be capable of many trips in the period you mentioned.

Please fax us to confirm the charter and we will send you the charter party.

Yours sincerely

Belinda Marxism
Belinda Marston
Charter Department

Insurance

Dear Sirs,

We would be grateful if you could quote us for comprehensive cover, i.e. against fire, flood, accident, industrial injury, and theft.

We are a large warehouse selling furnishings to the retail trade, and employing a staff of thirty. The building we occupy belongs to us and is currently valued, along with the fixtures and fittings, at £3 50,000. At any one time there might be stock worth £250,000 on the premises.

If you are able to supply a quote, please would you take the following into consideration: Our fire precautions conform to current regulations; we have a fully operational sprinkler system, which is serviced regularly, and fire exits on every floor. In general, our health and safety record is excellent.

Our premises are on high ground, and the only danger from flood would be burst pipes.

Since we began trading six years ago we have never had to claim for industrial injury, and damage to stock has been minimal. Petty theft, which is common in warehouses, has cost us only £300 per annum on average.

Our present policy expires at the end of this month, so we would require cover as from 1 May.

We are changing insurance companies because of our present insurers' increase in premium, so a competitive quotation would be appreciated.

Yours faithfully

B. Daracott (Mr)
Finance Manager

Insurance

Mr B. Daracott
United Warehouses Ltd
Bruce House
Bruce Street
Aberdeen AB9 1FR

15/08/2010

Dear Mr. Daracott

Thank you for your letter of 6 April in which you enquired about insurance cover I enclose leaflets explaining our three fully comprehensive industrial policies which offer the sort of cover you require. Policy A3 51 would probably suit you best as it offers the widest protection at 45p% with full indemnification. I would stress that this is a very competitive rate. If you would like one of our agents to call on you to discuss any details that might not be clear, I would be pleased to arrange this. However; if you are satisfied with the terms, please complete the enclosed proposal form and return it to us with your cheque for £3,000.00, and we will affect insurance as from 1 May this year.

I look forward to hearing from you.

Yours sincerely
N. Sagum (Mr)
District Manager

Enc. Leaflets A351, A3 52, A3 53
Proposal form

Insurance

Claims Department
West way Insurance Co.Ltd
Society House
Ellison Place
Newcastle-upon-Tyne NE1 SST
09/Jun/2000

Dear Sirs,

Policy No. 18465311-LC

We regret to inform you that a fire broke out in the basement of our warehouse yesterday. Although the blaze was quickly brought under control, we estimate that about £13,000 worth of stock was badly damaged. The Fire Service has advised us that the blaze was caused by an electrical fault, and is likely to have started at around midnight. Fortunately, their prompt action prevented more extensive damage.

I would be grateful if you could send us the necessary claim forms.

Yours faithfully

B. Daracott (Mr)
Finance Manager

Insurance

Mr B. Daracott
United Warehouses Ltd
Bruce House
Bruce Street
Aberdeen AB9 1FR
21/Jun/2010

Dear Mr. Daracott

Policy No. 18465314C

I now have the report from our surveyor, Mr McNulty, who visited your premises on 18 October to inspect the damage caused by the fire on 15 October.

From the copy of the report enclosed, you will see, although he agrees that the fire was caused by an electrical fault, he feels that £9,000 is a more accurate evaluation for damage to stock at present market prices. However, he suggests that we also pay a further £2,800 for structural damage to your premises. Consequently, we are prepared to offer you a total of £11,800 compensation under the terms of your policy.

If you accept this assessment, please would you complete the enclosed claim form and return it to us, with a covering letter of confirmation?

Yours sincerely

D. Pruet (Mr)
Claims Manager

Miscellaneous Correspondence

Dear Mr Comey

I would like to offer my congratulations on your election as Chairman of our Trade Association.

No one has done more to deserve the honor, or has worked harder to promote our interests. You can count on my full support, and that of my colleagues, during your term of office. I wish you every success for the future.

Yours sincerely

Mike Benson

Chief Executive Officer

Miscellaneous Correspondence

Dear Jack

I'd like to congratulate you on being appointed Department Manager. I know you've worked very hard to achieve this well-deserved promotion I wish you the very best in a job where I'm sure you will be successful.

Sandra

Miscellaneous Correspondence

Dear Rob,

I am writing to congratulate you on your new appointment and to thank you for your contribution to making this department so successful.

Your future employers are very lucky to have you joining them, and I am sure you will carry your success here over to the challenges of your new position.

With very best wishes

Damien

Miscellaneous Correspondence

Dear Sir / Madam

We are holding our annual conference this year in Kyoto and are looking for a hotel which can offer us accommodation and conference facilities from Thursday 14 November to about 4.00 p.m. on Sunday 17 November.

We require accommodation and full board for 60 delegate, 15 of whom will be accompanied by their spouses. Therefore , we will need 45 single and 15 double rooms for three nights . We would also like coffee and tea to be served to the delegates mid-morning and mid-afternoon on each day of the conference.

For the session we will full conference facilities (including Power Point), that can accommodate 60 to 70 people.

Please would you send us a list of your tariffs and let us know what discounts you allow for block bookings ?

Yours faithfully

W.Herron(Ms)