

▼ **Sections**

- [Banking](#)
- [e-Business](#)
- [Economy](#)
- [Energy & Utilities](#)
- [Food, Drink & Agriculture](#)
- [Industry](#)
- [Management](#)
- [Market Reports](#)
- [Media & Leisure](#)
- [Personal Finance](#)
- [Retail](#)
- [Technology](#)
- [Transport](#)
- [Article Index](#)

▼ **Other Sections**

- [Business Briefing](#)
- [IFA of the Year 2010](#)
- [Supplements](#)

▼ **Topics**

- [Topics A to Z](#)

▼ **Other Sites**

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- [Scotland on Sunday](#)
- [Evening News](#)
- [Heritage & Culture](#)

Case Study: We must not let blatant abuse go unchallenged

Published Date: 04 September 2010

AS THE founder of the Change Your Bank campaign Ken Burnett was always likely to put his experience to the test once his bank pushed him too far.

Burnett, from Nairn but now living in London, has been with RBS for 35 years and while not specifically unhappy with its service noticed a decline in service after he sold his advertising and marketing agency in 1999. Burnett, 59, looked more seriously into moving away from RBS once the extent of its difficulties emerged two years ago, followed by revelations over the payments to directors and chief executive Sir Fred Goodwin.

"In protest I told my relationship manager I intended to change. Two regional directors came to my home to persuade me that the bank would be fair and restrained in future, so I gave them a year to prove it. Despite continuing difficulties and poor performance the newly state-owned RBS continues dishing out multi-million-pound bonuses."

So after a bit of homework he contacted the Co-operative Bank. "Opening an account was easy; they even provide a simple form for transferring payments. But getting RBS to co-operate is another matter. It should be renamed the Unco-operative Bank."

Ken started proceedings just before going away for two months, and returned to find exasperated letters from the Co-operative, frustrated with a lack of co-operation from RBS.


"But it can be done. It's not too difficult. I'm satisfied that I've taken a stand. RBS's excessive bonus culture is a disgrace to Scotland's name and proud banking tradition. If we allow blatant abuse to go unchallenged we only have ourselves to blame."

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