

So, if it was right to reject your cheque, how could the bank possibly accept an instruction to pay the same amount by any different method? With the help of your local branch, you have managed to get the phantom second payment scrapped, putting your account back into the black. And the bank now has your signature in its records.

But its series of mistakes gave you a nightmare weekend. You were even billed £30 by your mortgage lender, Alliance & Leicester, for the bounced cheque - though Bank of Scotland later paid this.

The bank offered £100 to make up for the distress. I told officials I thought this was far too low. By now you will have received a fresh offer of £250.

Builders made us hit the ceiling

Mrs P. W. writes: *We moved into an apartment on a 'luxury development' built by Persimmon. The snags were endless, but the main problem was a rattle in the ceilings. The company's contracts manager advised us that the ceilings would have to be removed as the supports were not strong enough.*

We were told we would be compensated and accommodated in a hotel, but then they decided to work round us instead. We moved into one bedroom and were unable to cook, wash or heat the room. After three days, they admitted it was a major job and we moved to a hotel for five days. On our return we found the floor was destroyed and a chair and light fittings were broken. The ceiling rattle remained.

You have told me that Persimmon returned to do two more weeks of work while you remained in the property. You say the rattle has not gone and your ceiling is 'rippled'. But the most startling thing is that Persimmon now says you are not entitled to any compensation as your purchase contract says nothing is due for 'minor repairs'.

Persimmon told me: 'Throughout the duration of the works taking place, we believe that it did not impact their cooking, washing or heating facilities, and can also confirm that their belongings were suitably protected.'

Persimmon denies that the ceiling rattle persists. It rejects responsibility for any damage except to the light fittings.

Persimmon says compensation would be paid only for 'a structural failing'. It admits the repair work was 'extremely intrusive', but insists it was not structural.

Frankly, I would take legal advice on this point. A new home should not be so faulty that you have to move out, even temporarily.

Typing error gave £600 to stranger

R. H. writes: *Online banking is popular, but what happens when a simple mistake is made? Transferring money from one account to another requires only a sort code and an account number and no longer needs a name. I made a simple error and sent £600 to a wrong account. I contacted the bank but it seems there is no standard procedure to recover funds sent in error.*

You bank with NatWest and by making a typing error when you completed the online form, you sent £600 to an unknown account at HSBC. NatWest could not help and told you to chase HSBC. But HSBC refused to return the £600 and letters from the bank to the customer who mistakenly received the money were simply ignored.

You lodged a complaint with the Financial Ombudsman, but it was rejected because the problem arose as a result of your own mistake.

You were expected to apply for a court order to get HSBC to reveal the name and address of its customer who had pocketed your £600. And then you would have had to start a separate court action against the account holder.

There has to be an easier system than this and if the banks do not construct one then they ought to have their heads banged together until they do. As I said to HSBC, what would happen if we were talking about £6m rather than £600?

Would the bank still expect you to spend months pursuing two court cases while some stranger vanished to the South Pacific with your money?