

“This little money to you is very huge and important to me”:

Move analysis of a Japanese students' email negotiation with a British bank

日本人大学生と英国の銀行間の E メール交渉

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本論では、日本人大学生と英国にある銀行の支配人とのメール交渉について分析を行っている。その際、両者によって使用された“Moves” (Swales, 1990) に注目して、(1)企業がカスタマーサービスにおいて必要なコミュニケーションをより向上させる方法、(2)異文化間のメールを使った交渉において起こりうる問題を取り扱う際の方略について論じている。

キーワード

Negotiation strategies, schematic Move analysis, email communication, British banking system, Japanese study abroad students, intercultural communication, customer service problems, international fund transfer

Introduction

All students in the Faculty of Foreign Language Studies at Kansai University are required to study abroad for approximately ten months during their second year. One daunting aspect for students abroad may be how to deal with financial problems. This paper analyses the stressful but ultimately successful email negotiation by Mariko Tanaka (pseudonym) to get her funds returned by John Solo at *Inhabil Bank* (both pseudonyms). After using a schematic Move analysis, this paper discusses the strategies used by the client and the bank, and highlights the essential Moves that led to the successful conclusion of negotiation. The implications are then discussed from two perspectives. First, I suggest ways that the bank can improve customer service through improved communication and a proactive problem-solving approach. Second, I look at the perspective of the clients (in particular, students from Japan) by discussing how knowledge of cultural differences, the banking system and email communication can help them

to deal with this type of problem.

Mariko's Case

Mariko took part in the study abroad programme at a British university. At the end of her stay, she closed her British bank account and asked the local branch to transfer her remaining funds to her Japanese bank account. Unfortunately, after returning to Japan, she discovered her bank could not receive British currency (Pounds Sterling). Therefore, she emailed the branch manager (John Solo) to find an alternative way to receive her money. It took over seven weeks from her initial email for Mariko to receive the funds. Following this stressful experience, Mariko joined my business-writing course to gain knowledge about how to avoid this kind of problem in the future. She kindly agreed to let me analyse the email interchange, so that I can advise future students through this paper and my business writing class.

Technical Framework: Schematic Move Analysis

Analysing texts for their schematic Moves became a popular approach for researchers of English for specific purposes (ESP) and, in particular, genre analysis researchers following the seminal work of John Swales (1990). Swales (1990) described the Moves used in scientific journal abstracts to create a research space. Kwogu (1997) defines a Move as:

A text segment made up of a bundle of linguistic features (lexical meaning, propositional meanings, illocutionary forces etc.) which give the segment a uniform orientation and signal the content of discourse in it. Each Move is taken to embody a number of constituent elements or slots, which combine in identifiable ways to constitute information in the Move. Moves and their constituent elements (are) determined partly by inferencing from context, but also by reference to linguistic clues in the discourse. (p. 122)

In other words, Moves are “different schematic elements of the text that move the communication forward to achieve its goals” (Humphries & Takeuchi, 2004, p. 323).

Unlike genre analysts who may study Moves to encourage students to structure their writing in the same way, I have different pedagogical goals. Rather than prescribe how business emails should be written (there are many textbooks on the market that do this anyway), this study explores which Moves advanced the communication and how the negotiation could have

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improved.

Findings

John and Mariko sent 15 emails between each other. The Moves from each email are outlined below. Please see the Appendix for the complete email exchange.

Email 1 (Mariko)

1a Describe Situation

1b Describe Problem

1c Request Action

1d Request Information

Mariko describes the situation (1a) that she was a student in the UK who closed her account and requested the transfer of her funds to her Japanese bank before leaving the country. She states that her problem (1b) arose because her Japanese bank account cannot receive British currency (Pounds Sterling). She asks the bank to reactivate her account and send the funds as Euros (1c) and asks if there are other options for receiving her funds (1d).

Email 2 (John)

2a Describe Situation

2b Describe Problem

2c Describe Situation

2d Promise Action

John says that the International Payments Team had informed him about the situation (2a) but the bank cannot reactivate her account (2b). He explains that they are waiting for the funds to return from Japan (2c) then promises that the bank would send a Yen-denominated cheque (2d).

Email 3 (Mariko)

3a Describe Problem

3b Describe Situation

3c Emphasize Importance

3d Request Action

Nearly one month later, Mariko has not received her funds and she explains that the money

was never transferred to the Japanese bank (3a). This means that her savings must still be at Inhabil Bank (3b). She explains the importance of the money for her and her family (3c) and asks the bank to send it (3d).

Email 4 (John)

4a Promise Action

4b Describe Situation

4c Offer Disclaimer

John promises to investigate (4a). Despite Mariko's assertion that the transaction could not have taken place, John repeats that the funds need to be returned from the Japanese bank to Inhabil Bank (4b). He explains that it may "take a few days to get a response" (4c).

Email 5 (John)

5a Describe Situation

5b Promise Action

John asserts that the funds were sent as Yen, not Pounds Sterling and repeats that the payment has not been returned to the UK (5a). He promises to pass the information on to the International Payments Team (5b)

Email 6 (John)

6a Describe Situation

6b Suggest Action

John attaches a letter sent to Mariko's previous British address that contains her account details and explains that the transaction failed because her payee account is not in a clearing bank (6a). He suggests that she should contact Inhabil's payments team (6b).

Email 7 (John)

7a Describe Problem

7b Request Clarification

7c Suggest Action

John asserts that he tried to phone Mariko but failed to connect (7a). He asks if she has phoned Inhabil's payment team (7b) and repeats that she should contact them directly (7c).

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Email 8 (Mariko)

8a Request Action

8b Describe Problem

Mariko asks John to phone her on an alternative number (8a). She explains that the payment office would not accept her details when she tried to phone them (8b).

Email 9 (Mariko)

9a Describe Situation

9b Describe Problem

9c Suggest Solution

9d Request Clarification

9e Offer Information

9f Describe Situation

9g Request Information

Mariko explains that she phoned the number provided (9a) but they did not understand her situation and required a password (9b). Mariko suggests receiving the money at a different account (9c) and asks what can be done next (9d). She repeats her Japanese phone number (9e) and explains that the British number is now redundant (9f). She explains that she needs to talk directly to someone who understands her situation (9g).

Email 10 (Mariko)

10a Describe Situation

10b Describe Problem

10c Request clarification

Mariko says that she has a letter containing the password (10a) but it does not work (10b), so she asks how she should proceed (10c).

Email 11 (Mariko)

11a Suggest Solutions

11b Offer Information

Mariko suggests that she can give details about a different bank in Japan or they can send a cheque to her home address (11a). She gives the bank her address in Japan (11b).

Email 12 (Mariko)

12a Request Information

12b Describe Problem

12c Request Action

12d Describe Situation

12e Emphasize Importance

12f Request Information

After receiving no reply to her previous four emails sent on 5th and 6th February, Mariko sends another email on 10th February to ask if John has done anything (12a). She also expresses concern that the bank posted a letter to her previous address because the next occupant could use her information fraudulently (12b). She asks if the bank can deal with that problem (12c) and explains that she cannot tackle it from Japan (12d). Mariko repeats that it is important to get the money back (12e) and asks what to do next (12f).

Email 13 (John)

13a Describe Situation

13b Request Confirmation

Two weeks after Mariko's email, John says that he has not heard anything from Mariko or the payments team (13a) and asks if she has received the funds (13b).

Email 14 (Mariko)

14a Describe Situation

14b Express Gratitude

Mariko explains that she has now received the funds (14a) and expresses her gratitude (14b).

Email 15 (John)

15a Express Gratitude

15b Express Pleasure

15c Offer Assistance

John thanks Mariko for her reply (15a), expresses his pleasure at solving the problem (15b) and offers his assistance again in the future (15c).

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Discussion

The following themes are discussed below: (a) negotiation strategies, (b) key Moves, (c) customer services errors and (d) the implications for clients (Japanese students).

Negotiation strategies

Table 1 shows the Moves made by Mariko and John during their email exchanges and the frequency is shown in brackets. Both Mariko and John used description most frequently. In particular, they both described the situation (Mariko: x7; John: x6) as they tried to make each other understood. Mariko also describes the problems that she faces frequently (x6) as she attempts to encourage John to send her money to Japan.

The Moves highlight their differing roles in this negotiation. Mariko requests action from John (x4) and suggests solutions (x2). If John and the bank had responded quickly to the problem, Mariko would not need to request action so frequently and she would not need to emphasize the importance of the funds to her and her family (x2). Instead, John promises action (x3) and suggests that Mariko should contact a different department of the bank (x2). It is something that Mariko cannot do easily because she does not have the necessary information and the other department does not appear to understand her situation, which leads her to describe the problem more frequently (x6), request information (x4) and request clarification (x2).

Table 1. Moves

Moves by Mariko (frequency)	Moves by John (frequency)
Describe Situation (7)	Describe Situation (6)
Describe Problem (6)	Promise Action (3)
Request Action (4)	Suggest Action (2)
Request Information (4)	Describe Problem (2)
Emphasize Importance (2)	Offer Disclaimer (1)
Suggest Solution (2)	Request Clarification (1)
Request Clarification (2)	Request Confirmation (1)
Offer Information (2)	Express Gratitude (1)
Express Gratitude (1)	Express Pleasure (1)
	Offer Assistance (1)

Although Mariko and John both send a similar number of emails (Mariko: 8; John: 7), it is interesting to note that Mariko uses more Moves (Mariko: 30; John: 19). Apart from in John's first email (four Moves), he never used more than three Moves in any of his emails. In contrast,

Mariko tends to use more Moves. Her emails containing the most Moves are email 9 (seven Moves) and email 12 (six Moves).

From Table 2, we can see that this email exchange did not follow the typical send-reply pattern that is taught in textbooks. John only replies to emails 1, 3 and 14. The first two of his replies to email 3 indicate that he does not accept that the money never left the UK and he does not reply to emails 8-12. Instead, on 5 February, John sends emails 4-7, which signpost what he understands as he begins trying to uncover what happened to Mariko's money.

Table 2. Email Pattern

Date	Mariko's Email	John's Email
8 January	1	
9 January		2
5 February	3	
5 February		4
5 February		5
5 February		6
5 February		7
5 February	8	
6 February	9	
6 February	10	
6 February	11	
10 February	12	
26 February		13
28 February	14	
2 March		15

Key Moves

Although Mariko was successful in getting her money back from the bank, it took over seven weeks. It is important to note the key moves that pushed the negotiation forwards.

Theoretically, the Moves in Mariko's first email should work. She succinctly outlined her situation and problem in Moves 1a and 1b. Then she requested action from the bank (1c) and requested information about other options if the bank could not do what she asked (1d). Unfortunately, John's response in Move 2c indicated that he did not seem to understand the situation. He asserted that Inhabil Bank needed to wait for the funds to return from Japan and took no further action.

The Moves in email 3 became important for encouraging John to investigate. Mariko explained that no transaction could take place (3a); therefore, the funds had to be at Inhabil Bank (3b). She emphasized the importance of the funds (3c) and demanded action from the bank (3d). John then replied with four emails as he investigated. His key Move was 6a, where he copied

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and pasted a letter posted to Mariko’s previous UK address that explained that the money had not been sent because her account was not in a clearing bank. This Move highlighted his error in assuming that the money had been sent to Japan (and in causing a delay while waiting for the money to return). However, his suggested action (6b) did not solve the problem for Mariko because she lacked the necessary information to contact Inhabil’s payments team (probably because she had closed her Inhabil Bank account).

The Moves that solved the problem came in email 11. (Although Mariko received no reply from John to confirm that action would be taken and although it took a further three weeks to receive the funds.) Mariko emailed her Japanese address (11b) and suggested posting a yen-denominated cheque to it (11a). Mariko confirmed receipt of the cheque in Move 14a.

In summary, this problem could have been solved in four emails (Figure 1).

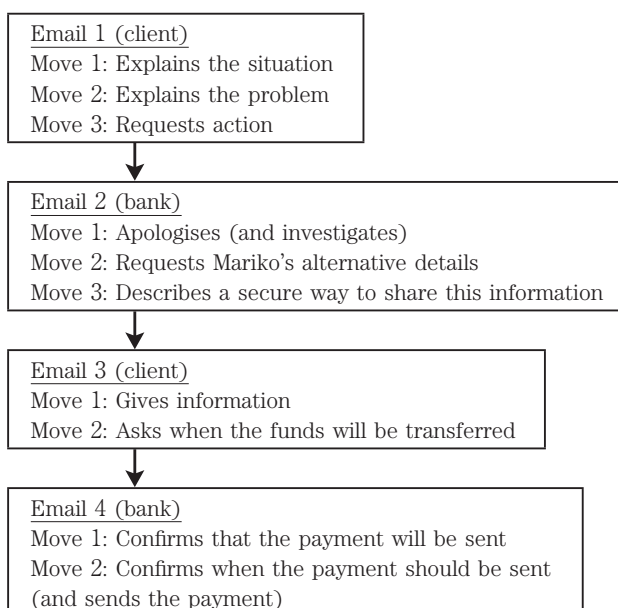


Figure 1. Solving the problem in four emails

On two occasions Mariko needed to express her frustration at the lack of action from Inhabil Bank. The next section discusses the causes of the problem and how the bank could improve the customer service experience.

Customer service errors

John made two categories of errors: (a) poor email communication and (b) lack of action.

Poor email communication

Although Mariko tended to reply quickly to John's emails, he did not extend the same courtesy. After he suggested in emails 6 and 7 that Mariko should telephone the payments team, he did not reply to her requests for assistance (from emails 8, 9 and 10).

Mariko expressed her annoyance at John's silence in Moves 3c and 12e. Both of these situations could have been avoided if John had confirmed the progress made by the bank in solving the issues. Move 3c could have been avoided if he had explained why the money had not been sent. Move 12e could have been avoided if he had confirmed that they would send her cheque. Although slightly dated, a study indicates that British consumers feel frustrated by the slow and insufficient replies from customer service representatives (Aughton, 2007). Aughton (2007) asserted that it takes, on average, three emails before a satisfactory reply is received and 89% of consumers have defected to another company as a result of their experience.

In addition to the problems caused by John's lack of communication, he also failed to express regret. John made a mistake by assuming that the money had been sent to Japan. Moreover, the payments team had erred by sending a letter containing confidential financial information to the wrong address. John could have eased Mariko's sense of injustice in both cases by apologising and offering to solve the problems.

Lack of action

In Moves 2c, 4b and 5a, John insisted that the funds had not been returned from Japan. Finally, in email 6, he uncovered the letter that explained that the money had never left the UK because Mariko had not provided an account in a clearing bank. His emails give the impression that (a) he did not understand the system for international wire transactions and (b) he had made little effort to communicate with the payments team to find Mariko's money. This problem could have been avoided if he had been proactive and contacted the payments team after Mariko's first email.

A second area where his inaction caused problems arose when he asked Mariko to contact the payments team. Mariko struggled to contact them because she lacked the necessary password. Maybe the bank rejected her password because she had closed her account (which John knew from her first email). If this was the case, he should never have suggested this impossible course of action. Moreover, she had to speak with people who did not understand the problem. Rather than make an overseas client struggle with these obstacles on the telephone, John had the necessary information to contact the payments team and solve the problem. Mariko received the money eventually; therefore, John must have forwarded her address to the

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required department. John alluded later (Move 13a) that he had been trying to communicate with the payments team; therefore, there may have been a problem with the internal communications. If this is the case, Inhabil Bank needs to improve its internal communication procedures, which should in turn enable smoother and more accurate responses to customers.

Implications for clients (Japanese students)

Based on this study, three implications arise for Japanese students dealing with British banks: (a) understand intercultural differences, (b) understand the banking system, and (c) streamline email communication.

Understand intercultural differences

Research indicates that Japanese tend to be high context communicators (Barrett, 2006). This means that workers in Japanese companies tend to analyse situations carefully and reach a consensus before communicating decisions and information to clients. Using such an approach means that workers from Japanese companies should tend to communicate accurate information. In contrast, British tend to be low context communicators and they are less likely to consult colleagues before giving suggestions to clients.

Moreover, Japan is a Confucian heritage country (Carless, 2012), where students and young people are encouraged to accept the knowledge and wisdom of elders and people in authority (Humphries, 2014). This contrasts with the British culture, where teachers tend to use Socratic questioning to encourage students to question and challenge what they see and hear (Gorry, 2011). Therefore, Japanese students are shocked when dealing with workers from British companies such as John, who give the wrong information without consulting colleagues. Japanese students need to be prepared to think critically about the information they receive from people from different cultures and be prepared for dealing with mistakes.

Understand the banking system

When Mariko tried to send the money from the UK to Japan, two problems emerged. First, her Japanese bank stated that it could only receive US Dollars and Euros. Currently, the Japan Post Office Bank can only receive these two foreign currencies (“Remittance from overseas to Japan post bank account,” n.d.). In fact, Inhabil Bank had converted the funds into yen for the transfer. The letter from Inhabil claimed that Mariko’s money could not be sent because her bank was not a member of “Japanese Clearing”. This is the definition of a clearing bank:

A commercial bank that is part of a network of banks that can clear checks for its clients regardless of whether or not the check originates from the same commercial bank. Clearing a check means processing it so that funds are deducted from the payer's account and put into the payee's account. ("Clearing bank," n.d.)

In order to avoid this kind of international transfer problem, before leaving Japan, students should ask their banks if they are members of this clearing network. Then, when sending money home at the end of the study abroad, students have two options. First, if students wish to send the money from their local British branch, they should allow time for the transaction to clear before they close their account. The quickest way is to convert the funds into yen at the British bank before sending. However, even using this method, students should allow four-five "working days" ("NatWest: Looking for answers," n.d.). The term *working days* excludes weekends and holidays; therefore, students should close their accounts approximately one week before leaving the UK. The second option takes advantage of the spread of online banking. Rather than close their British account at the end of their stay, students can apply for online access. Before leaving the UK, they should set up their Japanese account as a payee. They can then use their online access to transfer the remaining balance to Japan at their convenience.

Streamline email communication

Moves 3e and 12c signalled Mariko's annoyance when John did not reply to her emails. Students in Mariko's situation probably have two questions:

1. How long should I wait for a reply?
2. How can I encourage the respondent to reply faster?

In a study of the email habits of two million users, researchers from Yahoo Labs discovered that 90% replied to their emails within a day, about half of the respondents replied within 47 minutes, and the most frequently occurring response time was two minutes (Neporant, April 13, 2015). Moreover, according to a survey by MailTime.com, 52% of people who send a work-related email expect a reply within 12-24 hours (Fottrell, 2015). From the same survey, only three percent indicated that they would be prepared to wait a week for a reply. Therefore, in response to the first question, it is reasonable for users to send a follow-up email if they have not received a response after two working days. In such a situation, students should be polite but firm. In their follow-up reminder email, they can add "(2nd request)" to the subject line and,

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after the initial greeting, write: “as I asked in my email sent [date]” followed by the issue. It is important to keep records of the emails (do not delete old ones).

According to Andrzejewska (2012), timing is important for receiving replies based on data from her GetResponse research team who had analysed 21 million messages sent from US accounts in 2012. Their data indicated that emails have the best results one hour after delivery; therefore, senders ought to time their emails to reach inboxes when people are more likely to read them. She asserts that the top engagement times for emails are 8 a.m. – 10 a.m. and 3 p.m. – 4 p.m. Neporant (April 13, 2015) gives similar advice. She cites research that indicates that people are more likely to respond in the morning (but less likely to at the weekend). Japanese who are communicating with the UK can take advantage of the time difference. The UK is nine hours behind (eight hours during the summer); therefore, Japanese can write their emails in the afternoon in the knowledge that the message will greet the British recipient at the start of the day.

Drawing on psychological principles and reply-rate data, Reeder (n.d.) suggests seven ways to write emails that get replies. First, he says use *social proof*: “emails have higher open rates when sent to multiple people, and higher response rates when mentioning other stakeholders at the company”, because peer pressure can encourage people to reply. Second, *provide a reason (Because I Said So)*. Reeder explains: “when you ask someone to do you a favour, you’ll be more successful if you provide a reason”. Third, *throw in the frog*. This is a metaphor to say “humour can help break down objections and win over an otherwise unreceptive audience”. Of course, in the situation between Mariko and John, using humour would be difficult and unwise, but it can be a useful for communication with someone you know well. Fourth, *choose your numbers wisely*. Reeder suggests using digits rather than numerals in subject lines, using statistics and data, and using the “magic number three” (limit choices to three options and use three short paragraphs). Fifth, *keep it short and simple*: “the shorter your email, the quicker the response time, and the higher your productivity”. Figure 1 indicated the Moves that can be used for accomplishing the goals in the type of negotiation in this study. Apart from the greeting and the closing words, only 2-3 Moves are usually necessary. Sixth, *use their name more than once*. This looks like a marketing strategy for developing personalisation with a client, which was probably not necessary for the exchange between Mariko and John. When using names, it depends on the context. When you do not know the correspondent, it is better to address him or her formally in the first email (Dr., Mr., Ms. and so on) and then follow up based on how they reply and sign off their email: “follow their lead and you’ll never go wrong” (Kallos, n.d.). Seventh, *be specific*: people are more likely to respond when they are given clear directions and

the requests are easy to answer.

Conclusion

In conclusion, this study represents one case where a Japanese student faced the stressful challenge of getting her funds returned from a British bank. While these findings are not generalizable, they provide insights into the types of problems that Japanese may encounter during intercultural business email exchanges. In this example, the contact person was slow to reply to emails and slow to understand the details of Mariko's case.

Mariko allowed me to analyse this email exchange so that I could advise her and future students about how to deal with this kind of problem. This case indicates that intercultural business email communication is more complex than the simple "send-reply" examples found in the textbooks for international students of business English. My central piece of advice would be that people deal with large volumes of email correspondence each day, which can lead to mistakes and slow responses; therefore, students need to be firm, patient and persistent in achieving their goals.

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Appendix: The Email Thread

Email 1:

From: Mariko

Sent: 08 January 2015 15:24

To: John Solo

Subject: Request about international transferring

Dear Mr Solo

Hello. I was a student from Japan at the University of Kent on last term and had a bank account in your bank, opened and closed it at the university branch. Before I closed my bank account, I transferred all the money in the account to my Japanese bank account as pounds. However, there was a problem which turned out after I closed my Santander bank account. The Japanese bank cannot receive money as pounds and I need to retransfer the money as euro. In order to retransfer my money, I would like you to reactivate my bank account because I need to get all my money in my Japanese bank account as euro immediately. If reactivating the account is impossible, how can I get back my money?

Kind regards
Mariko Tanaka

Email 2:

9 January

Mariko Tanaka

Our International Payments Team have contacted me already about this issue. We are unable to re-activate your account as it has been closed, so they are currently awaiting the funds to be sent back from Japan. When they arrive with Santander a foreign cheque will be issued to your address in Japan with the balance of the account converted to Yen.

Kind regards,
John Solo

Email 3:

From: Mariko

Sent: 05 February 2015 08:29

To: John Solo

Subject: Re: Request about international transferring

John Solo

I still have not received my funds and asked to the Japanese post office bank if they sent back them to the UK. The answer was no and there were no record of the access of international transferring from abroad to my account last few months. They said pounds are unacceptable to Japanese banks when funds are transferred internationally. Therefore, any international transferring of pounds to Japan is refused instantly even before it would be sent. What I want to say is my funds are somewhere in your bank and under your control. This little money to you is very huge and important to me. I and my

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family need them so please send them as soon as possible.

Regards
Mariko Tanaka

Email 4:

5 February

Mariko Tanaka

I will look into this for you. If the Japanese Post Office Bank has not yet returned the funds to Santander in the UK we wouldn't be able to issue the cheque in Yen.

It may take a few days to get a response from the International Payments team whilst they investigate this for you.

Kind regards,
John Solo

Email 5:

5 February

Mariko Tanaka

I've just started to look into this for you and there are several things that need to be considered:

- The payment was sent as Japanese Yen not GBP – the amount sent was XXX Yen
- The payment hasn't yet been sent back to the UK

I will pass this information to our International Payments team who will be able to look into this in more detail.

Kind regards,
John Solo

Email 6:

5 February

Mariko Tanaka

A letter was sent by our International Payments team, however it was sent to your UK address. The details are as below:

Santander

Payment Operations

Bridle Road
Bootle
L30 4GB

Please call on: 08459 724724

MISS MARIKO TANAKA
XX XXXXX COURT
XXXXXXXXXX
AB1 2CD

Date 02 January 2015

Reference XXX

Account Number XXX

Dear Miss Mariko Tanaka

I refer to the following payment.

The beneficiary bank cannot apply this payment as your bank is not a member of Japanese Clearing, can you therefore provide an alternative bank account in Japan by calling the above number.

Amount of the payment: XXX JPY

Date the payment was made: 11 December 2014

Payment reference: XXX

Beneficiary: Miss Mariko Tanaka

Where and how this transfer was made: Inhabill Bank SE University Branch

Yours sincerely

Roger Hamill
Specialist Operations Manager

“This little money to you is very huge and important to me” (Humphries)

If you contact this team using the above details they will be able to help with your enquiry.

Kind regards,
John Solo

Email 7:

5 February

Mariko Tanaka

I have just tried to call you on XXX-XXX-XXXX, however the phone number seems to be missing a number so I have not been able to get through to you.

Can I ask if you have called Inhabil Payment Operations on XXXXX XXXXXX (Please give Reference and Account Number when calling)? If you contact this team directly they will be able to let you know what options are available for you to receive this money.

Kind regards,
John Solo

Email 8:

5 February

John Solo

Could you call on XXX-XXXX-XXXX please? I have just called the number you given but they do not accept Reference and Account Number

Regards
Mariko Tanaka

Email 9:

6 February

John Solo

I have called Santander Payment Operation which is the number you gave me (XXXXXX XXXXXX). However, the people answered my call did not understand my situation and did not contact the team I need to talk to even though I gave the Reference and Account Number. They required me to give the security digits.

I have an alternative bank account to receive my funds. How can I receive my funds there or are there other options to receive my funds?

This is my phonenumber in Japan XXX-XXXX-XXXX. I do not have UK phone number any more. If I have to make a phone call, please tell me the number which somebody who understand my situation answer.

Regards,
Mariko Tanaka

Email 10:

6 February

John Solo

I have a letter which the five security digits are written. However, it does not work or is unable to log in to online net banking. How can I be understood by the people who answer my call without these security digits?

Regards,
Mariko Tanaka

Email 11:

6 February

John Solo

If your bank can transfer my funds to my alternative Japanese bank account, I can give you the information about the bank account. Or if you can send me the funds as cheque, this is my address in Japan.

Osaka, Japan.
Postcode:

Regards
Mariko Tanaka

Email 12:

From: Mariko

Sent: 10 February 2015 17:31

To: John Solo

Subject: Re: Request about international transferring

John Solo

Can you tell me what have you done for my problem of transferring my funds since you emailed me last time?

Also I need to know about the letter you sent me last week. You told me it had been sent to my UK address where I no longer stay and guess someone I don't know would currently live. The letter was seemed to include very important information such as the price of my funds or my account number and reference number. If the letter is received and opened by the person who now lives in that address, this person can steal my funds. How can you deal this problem? Can you collect the letter instead of me? I have no idea about who is now living in the room I used to use because I am in Japan and there is no plan to visit the UK in near future.

“This little money to you is very huge and important to me” (Humphries)

I and my family seriously need that funds right now. What should do to receive my funds?

Regards,
Mariko Tanaka

Email 13:

Sender: John Solo

Sent: 26 February 2015 23:39

To: Mariko Tanaka

Mariko Tanaka

I haven't heard anything from you or our payments team for a few weeks, would you be able to confirm whether you have now received the funds from your account?

Many thanks,
John Solo

Email 14:

From: Mariko

Sent: 28 February 2015 08:16

To: John Solo

Subject: Re: Request about international transferring

John Solo

I just have received a cheque of my funds from Santander. Thank you so much for your help.
Kind regards
Mariko Tanaka

Email 15:

2 March

Mariko Tanaka

Thank you for your e-mail, I'm glad we managed to fix this issue for you.

Please let me know if you need any more help.

Regards,
John Solo