

Complain about debt collection agencies when you are not liable for debt

Creditor address

Dear Sir/Madam

Account No:

You have contacted us regarding the account with the above reference number, which you claim is owed by ourselves.

We would point out that we have no knowledge of any such debt being owed to *(name of original creditor)*

We are familiar with the Office of Fair Trading Debt Collection Guidance which states that it is unfair to send demands for payment to an individual when it is uncertain that they are the debtor in question.

We would also point out that the OFT say under the Guidance that it is unfair to pursue third parties for payment when they are not liable. In not ceasing collection activity whilst investigating a reasonably queried or disputed debt you are using deceptive/and or unfair methods.

Furthermore, ignoring and/or disregarding claims that debts have been settled or are disputed and continuing to make unjustified demands for payment amounts to physical/psychological harassment.

We would ask that no further contact be made concerning the above accounts unless you can provide evidence as to our liability for the debt in question.

We await your written confirmation that this matter is now closed. Otherwise we will have no option but to make a complaint to the trading standards department and consider informing the OFT of your actions.

We look forward to your reply.

Yours faithfully