Debt collector name

Address line 1

Address line 2

Town

postcode

Your name

Your address line 1

Address line 2

Town

Postcode

**Date: date here**

**RE Account No: Account number or use their reference they used on their correspondence**

*Dear Sir/Madam:*

*I received your letter regarding the account indicated above, claiming that I owed a specific amount.*

*I would like to inform you that I do not know of any such amount I owe (name of specific creditor). I would also like to call your attention to the FCA's (Financial Conduct Authority) Consumer Credit sourcebook that states that:*

*A firm should neither ignore nor disregard a customer's claim that his debt has been settled and/or is disputed and must stop making demands for payment without providing the customer clear justification and/or evidence as to why the claim is not valid. 7.5.3*

*A firm must suspend or cease the steps it or its agent takes in the recovery of a customer's debt where the customer disputes or has settled the debt on valid grounds or what may be considered valid grounds. 7.14.1*

*If a customer disputes the debt on valid grounds or on what may be considered valid grounds, the firm must re-examine the dispute and provide details of the customer's debt to the customer in a reasonably timely manner. 7.14.3*

*If there is a dispute regarding the identity of the borrower or the amount of the debt, it is for the firm (not the customer) to establish, that the customer is indeed the correct person/identity in relation to the debt owed or that the amount is correct under the agreement. 7.14.4*

*A collection firm must provide the customer with information regarding the outcome of its investigations about a debt that the customer disputed or has settled on valid grounds. 7.14.5*

*If the customer disputes the debt and the firm who seeks to recover the debt is neither the lender nor the owner, the firm is required to:*

*- pass the information given by the customer to the actual lender or the owner; or*

*-if the firm was given authority by the lender or the owner to investigate the dispute, the firm is required to notify the lender or owner regarding the outcome of the investigation. 7.14.6*

*You have not ceased your collection activities whilst investigating a reasonably disrupted or queried debt, a method that is considered unfair and deceptive. Furthermore, by continuing to make demands from me to make payment whilst ignoring/disregarding claims that my debts are disputed or settled, your agency is committing what amounts to psychological and/or physical harassment.*

*In light of this, I am asking that you do not make contact with me regarding the above account without providing me with evidence regarding my liability.*

*I shall wait for your response confirming that the matter I have presented above is closed. If I do not receive such confirmation, I shall file a complaint with the department of trading standards and may inform the FCA regarding your actions.*

*If necessary, I shall also forward a complaint with the Office of the Financial Ombudsman Service and Information Commissioner.*

*I look forward to your response.*

*Yours truly*

*(Your printed name without your signature)*