**PAY DAY LOANS DEBT COLLECTION - LETTER OF COMPLAINT**

Creditor’s address *[insert details here]* Debtor’s address *[insert details here]*

Date *[insert date of your letter here]*

Dear Sir/Madam,

Re: Loan Agreement No. *[insert your loan agreement reference number here together with the date].*

I am writing to complain about the treatment I have received from your company in relation to the collection of my payday loan.

The treatment complained of is as follows:

*[Select one or more from the following list giving examples for each. To help you we have included a few examples with each heading. Choose the ones that apply to you and provide as much detail as possible.]*

1. **Aggressive Practices** *[give examples e.g. threatening entry on to your premises without a court order or legal authority, physical or psychological harassment of yourself or your family members]*
2. **Inappropriate Coercion** *[give examples e.g. threatening to disclose your debt details to third parties, breaching your privacy by using social networking sites, emails, text messages, letters and so on to disclose to others that you have an unrecovered debt]*
3. **Deceitful Conduct** *[give examples e.g. attempting to recover invalid debts, sending misleading letters and documents, claiming that debt collectors are working for court bailiffs/sheriffs/messengers-at-arms or the Enforcement of Judgments Office, threatening bankruptcy for debts under £5000]*
4. **Oppressive Behaviour** *[give examples e.g. pursuing debts where a debt payment plan has been agreed, harassing you even though the company is aware that you lack the mental ability to understand]*
5. **Unfair or Improper Treatment** *[give examples e.g. ignoring your letters and phone calls, only providing you with a premium rate number to contact the company, refusing to deal with your debt adviser or debt management company, misusing your payment authority by debiting your bank account on dates not agreed and with sums not agreed]*
6. **Lack of Transparency** *[give examples e.g. providing confusing or misleading information about how to repay the debt or the debt collection process, inappropriate or unfairly levied charges, not providing balance statements within a reasonable time despite requests]*

I believe that such practices are unreasonable and would have an impact on the question of your company’s fitness to hold a consumer credit licence under s.25 of the Consumer Credit Act 1974.

In the circumstances if you continue with the above treatment or any other unreasonable treatment, I will report you to both the Office of Fair Trading as well as your trade association.

Yours faithfully

*[Insert your name here]*

**Free at www.compactlaw.co.uk / all rights reserved / version 2.0**