Harassment · Cease and Desist

CONC 7.9 · Protection from Harassment Act 1997

YOUR NAME
[YOUR FULL NAME]

YOUR ADDRESS
[YOUR FULL ADDRESS, POSTCODE]

THEIR NAME / COMPANY
[CREDITOR OR DCA NAME]

THEIR ADDRESS
[THEIR FULL ADDRESS, POSTCODE]

DATE
[DATE]

REFERENCE
[ACCOUNT OR REFERENCE NUMBER]

Dear Sir or Madam,

RE: Excessive Contact and Harassment · Reference [REFERENCE]

I am writing to formally require that all contact from your firm ceases except in writing to the address above.

Over the period [START DATE] to [END DATE], your firm has contacted me by [TELEPHONE / TEXT / EMAIL / DOORSTEP VISIT] on [NUMBER] occasions. Details of each contact are set out below:

[LIST DATES, TIMES, METHOD OF CONTACT, AND NAME OF AGENT IF KNOWN. INCLUDE MISSED CALLS.]

This level and pattern of contact is not fair or reasonable and breaches the following:

- CONC 7.9.2R and CONC 7.9.4G: a firm must not communicate in a manner or with a frequency that amounts to harassment of the customer.
- CONC 7.9.5G: examples of unfair practice include contacting a customer at unreasonable times or repeatedly contacting a customer to pressure them.
- FCA Principle 6: a firm must pay due regard to the interests of its customers and treat them fairly.
- Section 40 of the Administration of Justice Act 1970: it is a criminal offence to harass a person with demands for payment which by their frequency or manner cause alarm, distress or humiliation.
- Section 1 of the Protection from Harassment Act 1997.

From receipt of this letter, I require you to:

- Cease all telephone, text and email contact with immediate effect.
- Cease all doorstep visits with immediate effect.
- Contact me only in writing at the address above.
- Confirm within 14 days that these instructions have been recorded on my account and communicated to any third-party agents acting on your behalf.

If contact by the prohibited methods continues after receipt of this letter, I will:

- File a formal complaint under your regulated complaints procedure.
- Refer the matter to the Financial Ombudsman Service.
- Report your firm to the Financial Conduct Authority.
- Consider a complaint to the police under the Protection from Harassment Act 1997.

This letter is not an acknowledgement of the alleged debt for the purposes of Section 29 of the Limitation Act 1980.

Yours faithfully,

SIGNATURE
[SIGN HERE]

PRINT NAME
[YOUR FULL NAME]