

## SAMPLE LETTER

### COMPLAINT ABOUT A DEBT COLLECTOR

**Important:**

This sample letter has been produced by Consumer Credit Legal Service (WA) Inc and is to be used as a guide only. **Seek legal advice if you have any queries relating to your specific issue.** You may ring us on (08) 9221 7066 for legal advice.

The conduct of creditors and all debt collectors is regulated by the Debt Collection Guideline. Under this Guideline, creditors and debt collectors cannot do certain things when pursuing payment of a debt. Before preparing this letter you should read the [Debt Collection Issues and Complaints Fact Sheet](#). This Fact Sheet provides some examples of conduct that is not appropriate.

Insert your details where appropriate and delete the square brackets and any information that does not apply to you. If your debt is not related to a credit facility or a loan, the references to the External Dispute Resolution scheme and the Australian Securities and Investments Commission will need to be deleted as they are not applicable.

Always date your letters. Always keep a copy of the letter you send and a copy of any response from your creditor.

[YOUR NAME]  
[YOUR ADDRESS]

[TODAY'S DATE]

[CREDITOR'S NAME]  
Internal Dispute Resolution Branch  
[CREDITOR'S ADDRESS]

Dear Sirs or Mesdames

**RE: Alleged debt to [NAME OF CREDITOR]**

**Account No. [ACCOUNT NUMBER]**

I wish to complain about the debt collection practices of [DEBT COLLECTOR].

[INSERT the details of your complaint here. Include as much detail as you can – for example, include dates, times and names of people involved, where possible. Refer specifically to conduct of the debt collector that breaches the Debt Collection Guidelines. For example, “[X] called me at 9:30pm on Tuesday and 8am on Saturday” or “[X] contact me 4 times from 1 May to 6 May.”].

Please ensure you stop the practices detailed above immediately.

I reserve the right to take further action as necessary, including complaining to the [relevant External Dispute Resolution scheme, or the Australian Securities and Investments Commission / Australian Competition and Consumer Commission].

Finally, I request that all future correspondence in this matter be in writing.

Yours faithfully,

[YOUR NAME]

SAMPLE