**Sample Letter - Alleging the debt is statute barred**

Dear *Sir/Madam*

**Re: Your claim for payment (*put in their reference number if you have it.)***

I refer to your demand for payment in relation to above.

According to your own records, you are out of time to issue legal proceedings for recovery of the alleged debt.

If you commence legal proceedings against me for recovery of the alleged debt, I will defend this action on the basis that it is more than six years since your alleged cause of action arose: section 5(1)(a), *Limitations of Actions Act 1958 (Vic).*

Any further attempts to pursue the alleged debt will constitute prohibited debt collection conduct. If you continue to contact me in relation to the alleged debt I may seek compensation under the *Australian Consumer Law and Fair Trading Act 2012* (Vic). I will also make a complaint to Consumer Affairs Victoria, the Australian Securities and Investment Commission and the Australian Competition and Consumer Commission.

Yours faithfully

(Your Name)