**Sample Letter**

*Your Name*

*Your Address*

*Name of EDR Scheme/Regulator*

*Address of EDR Scheme/Regulator*

Date

Dear (*EDR Scheme/Regulator*)

**Re: (Name of Debt Collector and Name of Creditor)**

I am writing to lodge a complaint regarding the debt collection practices of (*name of debt collector/creditor*).

I consider the following actions used by (*name of debt collector/creditor*) to be undueharassment:

*List the actions or statements that you believe to be unfair/illegal. Include dates and the names of staff members if possible.*

These actions have caused me considerable distress and embarrassment.

***If you are writing to an EDR Scheme:***

I require that you take action to stop them immediately and I claim an amount of $...in compensation.

***If you are writing to a Regulator:***

I require that you investigate these actions for breaches of the debt collection guidelines.

Yours sincerely,

*Your Name*