Dear Sir/Madam

**Re: Account [details]**

I am writing to complain about your debt collection practices. I consider the following actions to be prohibited debt collection practices:

**Example 1**

You continued to contact me without lawful reason when I had asked you in writing to stop all communication with me.

**Example 2**

You communicated with me in a manner that was unreasonable in its frequency, nature or content by [provide details of unreasonable communication].

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 humiliation. Please pay to me the amount of $ [... ] in compensation for the humiliation and distress caused. [If applicable, I have also suffered financial loss of $[...] as a result of [insert details of loss].

Yours sincerely,

CC:

Australian Security and Investment Commission

Australian Competition and Consumer Commission

Consumer Affairs Victoria