Dear Sir/Madam

**Re: Account [details]**

I am writing to request a waiver of [give details of the debt] (***'the alleged debt'***)

Under section 45 (2)(m) of the *Australian Consumer Law and Fair Trading Act 2012* (Vic) (***'the Act'***), you must not contact me about the alleged debt, unless the contact is:

(i) an action issued through a court or tribunal; or

(ii) the threat of an action that the you are entitled to issue through a court or Tribunal and which you intend to take.

If I experience humiliation or distress due to a course of conduct in contravention of section 46 of the Act, I am entitled to seek damages of up to $10,000.

Any further contact from you, other than for the reasons mentioned above, will be unlawful and I will:

- seek advice about obtaining compensation from the Victorian Civil and

Administrative Tribunal or any relevant External Dispute Resolution Scheme for any distress or humiliation caused;

- make a complaint to Consumer Affairs Victoria.

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By writing this letter I do not acknowledge any liability for the alleged debt.

\*You can include one or more of the following if they are relevant to you:

\* I am in receipt of a social security benefit which is my sole source of income. As you may be aware, should you issue legal proceedings against me:

- a court will not make an instalment order against me without my consent (see: s 12, *Judgment Debt Recovery Act 1984* (Vic)), or

- an attachment of earnings order (see: r. 72.01 *Magistrates' Court General Civil Procedure Rules 2010* (Vic)).

\*I have no assets which may be seized through bankruptcy or enforcement of a judgment debt.

\*You have already threatened legal action against me. Therefore, there is no need for you to contact me again, other than to issue legal action.

\*You may only threaten to take legal action against me once. You must only do so in writing and must not contact me by telephone.

\*As you will be aware, I strenuously deny any liability for the alleged debt because:

e.g. you have refused to product document evidencing the debt;

e.g. the amount you claim is a penalty.

Yours faithfully