Dear Sir/Madam

**Re: Account [details]**

I am writing to complain about your debt collection practices. I consider that the following actions are 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 a 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