**Sample Letter – Complaint about debtor harassment**

***Important:*** *This letter is a guide only. Insert your details and delete information that is not relevant to you. Always keep a copy of the letter you send. This letter should not be relied upon as legal advice.* ***Get legal advice if you do not understand.***

[Date]

[Name of debt collector / creditor]

Complaints department

[Debt collectors/ creditor's address]

Dear Sir/Madam

**RE: Debt owed to [name of creditor]**

Account No:

I wish to lodge a complaint regarding the debt collection practices of [name of creditor or debt collector].

[Provide the details of your experience of harassment by the debt collector. Include dates, times, events and names of people involved. See publication: Dealing with Debt for information about what conduct by a debt collector is considered harassment.

[Here are some examples of harassment – insert your own details about what happened]

Example 1:   
A representative [name] of your business has been ringing me very frequently. During the last 4 weeks I have been contacted over 30 times by phone. Some of those phone calls occurred after 9pm. This breaches the Australian Consumer and Competition Commission and the Australian Securities and Investments Commission's Debt Collection Guideline 4.

Example 2:   
A representative [name] of your business rang my workplace [name of workplace] and spoke to a co worker of mine about the debt I owe you. Your representative asked my co worker for personal details about me including my home address and phone number. This embarrassed me and harmed my professional reputation and breaches the Australian Consumer and Competition Commission and the Australian Securities and Investments Commission's Debt Collection Guidelines 6 and 7.

Example 3:   
A representative [name] of your business rang me on [date]. I was told I owed a debt and if I did not pay the debt immediately, my possessions would be seized. I dispute owing the debt. There is no court judgment against me that would allow my possessions to be seized. This breaches the Australian Consumer and Competition Commission and the Australian Securities and Investments Commission's Debt Collection Guideline 12]

I demand this harassment stop immediately.

If the harassment does not stop I reserve the right to take further action as necessary, including making a formal complaint to the Australian Securities and Investments Commission, the Australian Consumer and Competition Commission (if the debt is not the result of a loan) and the Office of Fair Trading.

Finally, I request that all future correspondence in this matter be in writing.

Yours sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
[Full name]