*Name of organisation you are writing to*

*Their address line 1*

*Their address line 2*

*Their address line 3*

*Their address line 4*

*Their post code*

Date: *today’s date*

Dear Sir/Madam

Account No: *Your account or reference number*

I am writing because I think your behavior, towards me in trying to collect the debt is unreasonable and I feel harassed.

I have been advised that, under the Financial Conduct Authority's Consumer Credit sourcebook, it is an unfair and improper business practice to:

*Explain here exactly which types of behavior you are complaining about.*

The Financial Conduct Authority's **Consumer Credit sourcebook** states the following:

**‘’the fair and appropriate treatment of customers, who the firm understands or reasonably suspects to be particularly vulnerable.’’ CONC 7.2.1**

I have recently informed you of my special circumstances that I would like you to take into consideration, when dealing with my account.

I have also registered with the Vulnerability Registration Service ('VRS'). This is because I feel I need to ensure that those organisations with which I have a relationship can be aware of my current financial circumstances.

I am requesting that you refrain from trying to recover the debt in this manner.

In future, please only contact me by postal letter.

If you ignore this request, I will be forced to make a formal complaint to your regulatory body.

Yours faithfully

*Include your full name*