***[YOUR ADDRESS & POSTCODE]***

***[DATE IN FULL]***

Data Protection Officer

***[DEBT BUYERS NAME ADDRESS & POSTCODE]***

**NOTICE ISSUED PURSUANT TO SECTION 28 OF THE PRIVICY ACT 1993**

I write pursuant to my rights granted under the Section 28 of the Privicy Act 1993. the right to erasure and the right Object to your processing of my personal data.

I hereby give you Notice that you must, within the time periods prescribed below, permanently cease processing all personal data of which I am the data subject. If you do not normally handle Data Protection Notices for your organisation, please pass this Notice to your Data Protection officer or another appropriate official.

**THE MEANING OF THIS NOTICE**

For the avoidance of doubt this Notice requires you to do all of the following:

* + (1) Within 3 days of receipt of this letter to cease or not to begin to:
    - (a) Obtain;
    - (b) Record; or
    - (c) Hold, any personal data of which I am the data subject (“my personal data”); and
  + (2) With immediate effect to cease or not to begin to carry out any operation or a series of operations involving my personal data including operations that would amount to the:
    - (a) Organisation, adaption or alteration;
    - (b) Retrieval, consultation or use;
    - (c) Disclosure by transmission, dissemination or otherwise making available; or
    - (d) Alignment or combination, of information or data.

**GROUNDS FOR NOTICE**

My grounds for giving you this Notice are:

* + (a) The processing of my personal data by you is causing or is likely to cause substantial damage to me and any person residing with me, due to a lack of ability to obtain credit caused by wrongful processing of my data
  + (b) The processing of my personal data by you is illegal as you do not have my consent.
  + (c) The processing of my personal data is illegal as we do not have a contract.
  + (d) The processing of my personal data is illegal as you have no proven legal obligation that applies to your organisation.
  + (e) The processing of my personal data is illegal as it is not necessary for you to protect my vital interests.
  + (f) In any case the damage and/or distress is unwarranted.

**NO EXEMPTION FROM THE PROVISIONS OF SECTION 28 OF THE PRIVICY ACT 1993**

You are not excused compliance with this Notice under the provisions of Section 28 of the Privicy Act 1993 by virtue of the reasons set out below:

* (1) I have not given you my consent to process my personal data.
* (2) I am not a party to a contract with you.
* (3) You have no proven legal obligation with which you must comply and which would permit you to process my personal data.
* (4) No processing undertaken by you could be undertaken to protect my vital interests.

**WHAT YOU MUST DO NEXT**

In any event you must within 21 days of receiving this Notice give me Notice in writing stating:

* (1) You have complied with the provisions of this Notice in full; or
* (2) You have complied with the provisions of this Notice in part , stating which parts; and
* (3) As to the parts not so complied with, your reasons for not doing so, including evidence that you can substantiate.

**WARNING: CONSEQUENCES OF FAILURE TO COMPLY WITH THIS NOTICE**

Should you fail to comply with the provisions of this Notice, I reserve absolutely the right to obtain, without further reference to you, a county court or High Court order to compel you to comply with this Notice together with an order that you pay my associated legal costs in full and for me to make an application for damages associated with your unlawful processing of my personal data.

Yours faithfully,

***[YOUR FULL NAME - NO SIGNATURE IS REQUIRED]***