Your Address

There Address

26th May 2021

Dear Sir/Madam

Account No:Your account or reference number (required)

You have contacted me about the account with the above reference number, which you claim I owe. I do not admit any liability for your claim. I have no knowledge of any such debt being owed to Sky Uk Ltd

I am familiar with the Financial Conduct Authority's (FCA) Consumer Credit sourcebook which states the following.

"A firm must not ignore or disregard a customer's claim that a debt has been settled or is disputed and must not continue to make demands for payment without providing clear justification and/or evidence as to why the customer's claim is not valid." 7.5.3

"A firm must suspend any steps it takes or its agent takes in the recovery of a debt from a customer where the customer disputes the debt on valid grounds or what may be valid grounds." 7.14.1

"Where a customer disputes a debt on valid grounds or what may be valid grounds, the firm must investigate the dispute and provide details of the debt to the customer in a timely manner." 7.14.3

If you do not stop collection activity whilst investigating my dispute, you are breaking FCA rules and guidance.

Also, ignoring claims that debts have been settled or are disputed and continuing to make unjustified demands for payment is harassment.

Additionally, Under the Limitation Act 1980 Section 5:

“An action founded on simple contract shall not be brought after the expiration of six years from the date on which the cause of action accrued.”

Also, the Financial Conduct Authority's Consumer Credit sourcebook states the following.

"...a firm must not attempt to recover a statute barred debt in England, Wales or Northern Ireland if the lender or owner has not been in contact with the customer during the limitation period." 7.15.4

"A firm must not continue to demand payment from a customer after the customer has stated that he will not be paying the debt because it is statute barred." 7.15.8

Unless you can provide evidence of payment or written contact from me in the relevant period under Section 5 of the Limitation Act, you are no longer able to take any court action against me to recover the amount you allege I owe.

Please do not make any further contact about the above accounts unless you can provide evidence of my liability for the debt.

I await your written confirmation that this matter is now closed. Otherwise I will have no option but to make a complaint to my local trading standards service and consider informing the FCA of your actions.

I look forward to hearing from you.

Yours faithfully