

Attn: John Humphrey Legal Counsel
BEGBIES TRAYNOR GROUP PLC/BTG GLOBAL RISK PARTNERS LTD
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Sent By: Registered Mail

15th December 2012

Dear Mr. Humphrey,

I write in further to your letter of the 13th December 2012.
I also refer you to all my previous correspondence wherein I made my position clear.

BTG have now agreed that:

BTG did not have a Court Order
BTG did not have my consent

BTG now are clearly stating that the Exemption they relied on was a Section 35 exemption.

In April 2011 BTG obtained from Equifax my sensitive, confidential, personal credit file data and information by confirming in Equifax's on line facility that BTG held the Data Subjects consent. This was a premeditated lie.

In signing this on line application confirming that BTG held my consent, BTG committed a fraud by deception, by BTG representing they held my consent. Period.

From multiple DSAR's made upon the Credit Reference Agencies (the latest ones received within the past few weeks) there is not one shred of evidence that in any way shape or form did BTG "Apply or Correspond" with Equifax regarding a Section 35 exemption.

The ICO have confirmed to me on multiple occasions that a Section 35 exemption has to be applied for to a Data Controller. This Section 35 application must be in advance of Data information being released as the Data Controller has to consider each application and case on its merits but in the majority of cases the Data Controller will refuse such requests as the "DATA SUBJECTS INTERESTS" take precedent and therefore the Data Controller will require the "Applicant" (BTG) to obtain a Court Order.

For BTG to try and infer that Equifax's terms provided an agreement for BTG to [i] sign that BTG held my consent to obtain my sensitive, confidential, personal credit file data and information and [ii] then belatedly try and claim a Section 35 Exemption, is simply mind boggling and ludicrous nonsense.

Even being charitable to BTG's ridiculous inference the facts are:

Equifax have without success been contacting you since the middle of March 2012 asking BTG for an explanation why BTG confirmed in the on line application that BTG held my consent when BTG did not hold my consent.

As recently as six and half weeks ago Equifax stated: "The information was disputed and subsequently removed as they did not respond to Equifax, however in light of your comments we will be contacting the company" A follow up phone call with Equifax less than two weeks ago confirmed that Equifax still had not received BTGs explanation.

There is no point on going on any further with you Mr Humphey.

Any person or entity truly believing that they had not involved themselves in criminal activity and broke criminal and civil laws would only be too keen to clear their name.

The ONLY method now which I will accept for BTG to prove to me they have not been involved with such activity, and have completely complied with all of the laws, in particular the law as set out in the DPA, is for you and me to have a conference call with the ICO.

I strongly suggest that if you wish to clear BTGs name, and your own name being as you are BTGS head of Data Protection, is for you to call me and we will have a conference call with the ICO.

If you are correct in your assertions then this will be the last of it. Seems to me a pretty much no lose situation to clear BTGs name once and for all.