

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

19th November 2012

Dear Mr. Humphrey,

Illegal Multiple Accesses of my Credit Files

I write in response to your letter of the 14th November 2012.

In the final sentence of my letter to BTG on the 2nd October 2102 I wrote:

"More games will simply NOT work. For the avoidance of all doubt, this SERIOUS problem is NOT going away".

What is it in the English language that you fail to understand about this Mr. Humphrey? Clearly you just cannot stop your fantasy games and nonsense. Perhaps BTG has a futile belief that this matter will simply "fade away" if you keep on with this nonsense.

Accordingly I do not intend to waste too much time answering point by point your continuing nonsense. Let me get to the core of this Mr. Humphrey and make a very profound statement of fact and be extremely clear with BTG:

Then there are only two legal ways that BTG could obtain my Confidential Personal Credit file and Data from the CRAs; [i] By holding my consent ("the consumer") or [ii] By applying for and holding a valid Section 35 Exemption issued by a Court.

There is nothing else legally available Mr. Humphrey.

I challenged BTG in the penultimate sentence of my letter of the 2nd October 2012 with the following.

"In the meantime, if BTG and/or H Walker have nothing to hide then provide the clear evidence now".

What is it that causes BTG such difficulty to provide the clear written documentary supporting evidence and prove that BTG have not trespassed on my privacy and violated me (as I am clearly stating) by acting no differently than common crooks and criminals when BTG perpetrated harassing multiple frauds, and misrepresentations, which by so doing, allowed BTG to steal my Confidential Personal Credit Files and Data on five separate occasion from two Credit Reporting Agencies?

Again I ask BTG; "Where is BTG's written evidence that proves unequivocally that BTG held my consent, OR held a valid Section 35 Exemption from a Court in order to legally obtain my Confidential Personal Credit File and Data from two Credit reporting Agencies on five separate occasions?"

The CRAs have confirmed to me that BTG did in fact confirm to them (the CRAs) on each of the five separate occasions that BTG accessed and obtained my Confidential and Personal Credit Files and Data that BTG did hold my consent. Therefore by BTG's confirmation to the CRAs that BTG held my consent there was no Section 35 Exemption applied for. Please provide written evidence of: how, when, where, by what method, to whom; I GAVE MY CONSENT?

GENERALLY:

Please read again my letter of the 2nd October as you clearly have not read it fully or understood it properly. It may enlighten you. It contains total facts and exact copy pastes from the CRAs. Therefore I am not going to waste further time responding to your continued use of language such as "Surprised that BTG have not received contact from them (The ICO)", "Beliefs" "A matter for Equifax to consider" Credit reports and more of the same old chestnut use of deflective and diversionary nonsense etc.

There are no "Exemptions" (multiple) as you put it in the DPA for obtaining without the consumers consent their Confidential Personal Credit File and Data. There is one Exemption only and that is a Section 35 Exemption which requires a valid order signed by a Court.

The continued use by BTG and Harold Walker of throwing each other "under the train" in the blame game will I believe only be resolved by investigations by Criminal and Civil authorities. For your information in March 2012 outside Court, my Solicitors asked Harold Walker Solicitors this question;

"On what authority have you obtained my clients Credit reports and data?"

Harold Walker Solicitors responded with:

"Because we are entitled to"

Within the last few weeks Harold Walker Solicitors have changed their (March) position in a recent communication to my Solicitors where they stated:

"At no stage has either this firm, our clients or their insurers sought, required or otherwise instructed any improper or illegal enquiries to be undertaken".

It is not necessary for me to listen any longer to each of you blaming each other. However I would remind you that BTG is the entity that actually carried out these criminal acts of stealing my Confidential Personal Credit File and Data by the use of harassing multiple frauds and misrepresentations when BTG confirmed on multiple applications to the CRAs that BTG held my consent.

BTG are deluded if they think they can simply try and say "Harold Walker Solicitors told us to do it, or we believed that we had Harold Walker Solicitors and/or their clients consent". As a Solicitor you should know that where BTG hold these substantial but highly regulated powers to access individuals protected Confidential Personal Information and Data held by the CRAs that these substantial access powers must only be used in strict compliance with the law of the land otherwise BTG would be using these substantial access powers for criminal purposes. People are in jail or about to go to jail for similar but lesser offences than the offences the "Humans" at BTG have perpetrated on me. It would not be difficult to conclude that

there exists a real possibility of a "Pandora's Box" of similar activity within BTG which has been perpetrated on other unsuspecting individuals, including "blagging" of individuals banking and financial information.

Likewise Harold Walker may have some answering to do to the authorities as clearly as a minimum they have handled "Stolen Property".

BTG have told outright lies, have acted deceitfully, corruptly, fraudulently by the use of illegal and criminal practices. BTG blatantly then try and shrug off this atrocious criminal behavior with an unbelievable cavalier and contemptuous attitude showing total disregard for BTG's criminal violations of an individual's legally protected right to privacy under rigid Data Protection legislation and the Human Right Act, not to mention the stress and anxiety caused. BTG did this in the pursuit of commercial gain.

Interestingly all the multiple illegal "footprint" accesses on my Credit Files at the two CRAs show up as BTG Intelligence. This being the prior name to the present name, therefore it could be reasonable to conclude that BTG have been involved in this illegal activity for a number of years particularly as the original name was; "Factfinder Detective Bureau Limited" QUITE!!! OLD HABITS DIE HARD!

I note that following on from my letter of the 2nd October 2012 BTG's largest institutional shareholder Caledonia Investments PLC started to dispose of some of their holdings commencing on the 9th October (and continuing). As John May is a Director of BTG, and represented Caledonia Investments PLC interests in BTG, was John May provided with a copy of my letter of the 2nd October 2012?

Finally I throw down the following challenges to BTG before I proceed officially later next week.

By Wednesday 28th November 2012:

1. I am prepared to host a conference call with you and the ICO either supplying our names or without supplying our names (YOUR CHOICE) to evidence to you that there are ONLY TWO ways of LEGALLY obtaining my Confidential personal Credit Files and Data from the CRAs.
2. As has been available to BTG since March this year, BTG can clear BTGs position very simply by;
 - a. Evidencing IMMEDIATELY with clear documentation to myself or my Solicitor that BTG as the Company that actually accessed the two CRAs databases held my consent (NOT A BELIEF) when BTG ticked the box('s) at Equifax and Experian which required BTG to confirm unequivocally that that they held "The Consumers Consent"

OR

- b. Evidencing IMMEDIATELY with clear documentation to myself or my Solicitor that BTG held a valid Section 35 Exemption from a Court allowing BTG to obtain my Confidential Personal Credit File and Data held by the two CRAs. If you contend that you do have a valid Section 35 exemption then provide the evidence that was submitted to the Court to obtain same and a copy of the actual document submitted to the two CRAs.
3. BTG can seek Injunctive Relief to try and stop me from proceeding with the various official bodies etc. As a Solicitor you may be aware that to obtain such relief you must make A FULL DISCLOSURE to the Court and above all go to the Court, "with Clean Hands".

I hope that you have no further trouble in understanding the English language as written here and my very clear position.
