

Since moving house recently I have been getting letters and phone calls almost daily from debt collection firms chasing money apparently owed by the previous occupier. I've tried explaining they've got the wrong person but they don't take any notice. What can I do to stop this?

The first thing to remember is that if it's not your debt, you aren't liable for it. You can't be sued or made to pay, and debt collectors have no power to come into your home.

What you can do:

- Ignore them, they can't do anything.
- Contact the company pursuing the debts in writing and explain that the person they are chasing for payment no longer lives at this address and has no connection with you.
- Point out in the letter that harassment is a criminal offence and that you will take further action if it does not stop.
- If the debt is in the previous occupant's name and they have left a forwarding address you could pass this information on, (it's their debt not yours!) but you're not under any duty to do so.
- Use a call-barring service or change your phone number and go ex-directory.
- Keep a record of any harassment, including dates, times and content of any telephone calls, and keep copies of all correspondence. Report the matter to the police if debt collectors threaten or intimidate you
- Write a formal letter of complaint to the debt collector and original creditor, if you know who it is.
- If this still doesn't work, take your complaint further to the trade body they belong to (the Finance and Leasing Association; Credit Services Association or the Consumer Credit Trade Association all have Codes of Practice for their members).
- Speak to trading standards - they may have other complaints about same company - and inform the Office of Fair Trading, which regulates debt collection
- Don't suffer in silence. Contact your nearest Citizens Advice Bureau - for contact details go to www.adviceguide.org.uk An adviser can intervene on your behalf with the company and help you to complain.