

17 July 2012

**Private and Confidential**

Our Ref:

Your Ref:

Contact:

### **BTG Global Risk Partners Limited – Credit Bureau Searches**

We write on behalf of BTG Global Risk Partners Limited ("BTG") and refer to your letter dated 2 July 2012. We apologise for our slightly delayed response but the person who carried out the searches on this matter has been away on annual leave and we wished to discuss this matter with him before responding to your letter.

BTG was instructed by its client, Harold G Walker Solicitors in respect of certain legal proceedings to which you are a party. As such, BTG in its capacity as data processor had its client's consent to carry out appropriate searches in respect of the legal proceedings which concerned you as the named defendant party to those proceedings. It follows that BTG had the reasonable belief that it was able to request and had a legitimate business reason to carry out the searches as it was acting on the instructions of its instructing solicitors whose client would we believe have the right to such information given its relevance to the legal proceedings which it/they were/are progressing against you.

In response to your other points, whilst it is accepted that you have not to our knowledge had a business relationship with BTG, you are party to legal proceedings with our instructing solicitors' client and it is in this capacity that we have been instructed. Further, we have never sought your full credit profile (this is something that is only available to a closed group of people) but any data we have obtained has been obtained pursuant to the authority which we have from our instructing solicitors' client who we believe has the right to search such information.

We are aware of searching your details through two data suppliers, Experian and Equifax. In relation to Experian we have confirmation from them that your consent was not required for the enquiry which we carried out (an "unrecorded" enquiry) as this enquiry was carried out for a legitimate business reason. In relation to Equifax we understand the position to be the same and we would certainly assert this reason and make the same representation to Equifax when it comes to considering whether consent was necessary. Separately, we are looking into why Equifax's request for us to confirm our requisite authority appears to have been ignored. However, the fact remains that BTG had a reasonable belief that it had the right to request such data.

In view of the above, your allegations that BTG engages in "illegal activities" are strenuously denied and rejected. For clarity, BTG was instructed by its client (Harold G Walker Solicitors) to carry out the searches as part of the legal proceedings which their client(s) were pursuing against you. BTG therefore had a legitimate business reason to request the data and a reasonable belief that it's instructing client was permitted to obtain the information.

Yours faithfully



**BTG Global Risk Partners Limited**

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