

Attn: John Humphrey
BTG GLOBAL RISK PARTNERS LTD
340 Deansgate
Manchester
M3 4LY

Sent By: Registered Mail

2nd July 2012

Dear Mr. Humphrey,

ILLEGAL ACTIVITIES

I write further to your letter of the 29th February 2012 and note that you are unable to provide me with personal data that you hold on me due to an "exemption".

Enquiries, correspondence and other matters have continued since your letter of the 29th February 2012 with regard to various activities by BTG and its associates.

I will restrict this letter to the activities of BTG in accessing and obtaining my private data, information and full credit profile from the credit bureaus.

STATEMENT OF FACTS:

- I have never had any business relationship with BTG.
- I have never given BTG any authority to allow BTG to access and obtain my private data, information and full credit profile.

What follows are verbatim extracts from the Credit Bureaus letters to me in response to my detailed and numerous correspondence with them.

- *BTG Global Risk Partners Ltd will have carried out their search through an online application. BTG Global Risk Partners Ltd will have viewed information recorded on your credit report on XXXX 2011. This would have been viewed through an online application. It would have held much of the information that showed on your credit report dated 25 January 2012.*

- *As a client of XXXX BTG Intelligence have direct access to our systems. Each XXXX client is required to sign a contract prior to gaining access to our system. This contract stipulates that the client in question must seek consent from the individual concerned, prior to completing a search. XXXX works closely with our clients to ensure that they fully understand this requirement which is specified under the current Data Protection Act.*
- *It is the responsibility of the client in question to ensure that this consent is sought and that appropriate records are maintained to substantiate each search completed with XXXX.*
- *The search[es] in question were disputed with BTG Intelligence through our Notice of Dispute process. As no response was received from BTG Intelligence the search[es] was removed from our system.*

I am advised by the credit bureaus (as one reference sets out above) that BTG ignored numerous requests from the credit bureaus for confirmation that BTG held my consent to carry out the searches that BTG had made. This raises a worrying question that if BTG had nothing to hide then why did BTG ignore these requests to provide the evidence requested in confirmation?

I note with interest that BTG in the "investigation" section of its website make some extremely aggressive statements:

- Because information is everything, we stop at nothing.
- "Our investigators and intelligence professionals stop at nothing to bring you the vital information you need, exactly when you need it".
<http://www.begbies-traynorgroup.com/investigations-and-risk/our-services/investigations.aspx>

As is clearly stated; BTG "Stop at Nothing", can you confirm; does this includes illegal activities?

BTG is a Publicly Quoted Company and should implement an ethos of ethical, transparent business activities, best practices and conduct and should project such into the Public arena. Any negative publicity linked to illegal accessing and obtaining of peoples private data, information and credit files would be extremely damaging particularly in light of the current well publicized high profile various ongoing criminal and governmental enquiries taking place into similarly characterised, illegal phone hacking, and email accessing.

Given that BTG had no authority from me to access and obtain my private data, information, and full credit profile from two of the credit bureaus then BTG must have obtained this authority from BTGs instructing Solicitors. Please confirm in writing that BTG were in receipt of specific authority from either:

- i. BTGs instructing Solicitors
- ii. the clients of BTGs Instructing Solicitors
- iii. the insurance company underwriting the costs of the instructing Solicitors clients.

Without my specific authority, BTG have of course been involved in illegal activities.

Yours faithfully



Encl: