**Your Ref: STA/009/287 26/01/2015**

**Dear Sir/ Madam,**

**I am in receipt of your letter dated 13/01/2015 which was forwarded to me as I no longer reside at Lilac Cottage.**

**I left the UAE in 2002 and was not aware of any debt owing to the afore mentioned bank.**

**I have never received any reminder, with regard to this account, at any time during those years.**

**I HAVE ALSO, VISITED THE UAE BOTH WITH REGARD TO WORK AND PERSONAL VISITS, AT LEAST 40 TIMES DURING THIS PERIOD AND ON NO OCCASION HAVE I BEEN MADE AWARE OF THIS ACCOUNT.**

**I do not accept any claim made against me at this time and please be advised that the address that you sent the letter to is not my current home address as I am working overseas.**

**Any correspondence in the future with regard to this matter will be handled by my Solicitor who has been copied in on this letter .**

**Regards**

**Trevor Cox**