

Competition and Consumer Protection Service (CCPS)
Ministry of Commerce, Industry and Tourism
6A Andreas Araouzos Street
CY-1421 Nicosia,
CYPRUS

[DATE]

Dear Sirs,

Unfair Commercial Practices - Law 103(I) of 2007

I/We consider that our developer [NAME and ADDRESS] infringed Cyprus Law 103(I) of 2007 concerning unfair commercial practices regarding the property which we purchased at [ADDRESS]. I/we am/are writing to you as the enforcement agency.

I/We were forced by our developer to pay €XXX as cancellation charges on [DATE] when we 'sold' our property to other persons. We consider this an aggressive commercial practice, this financial exploitation was only possible because the company had not yet transferred the individual Title Deeds for our property to us at this time – please see article 8 of the Unfair Commercial Practices EU Directive (which transposed this into the subject law) and also Article 2 below. This withholding of our Title Deeds was another unfair commercial practice which itself only served to enable this aggressive commercial practice and exploitation.

We also understand that these cancellation charges were in any case illegal under other existing laws. <http://www.buy-cyprus-property.co.uk/articles/illegal-cancellation-fees.php>

Article 8 Aggressive commercial practices

A commercial practice shall be regarded as aggressive if, in its factual context, taking account of all its features and circumstances, by harassment, coercion, including the use of physical force, or undue influence, it significantly impairs or is likely to significantly impair the average consumer's freedom of choice or conduct with regard to the product and thereby causes him or is likely to cause him to take a transactional decision that he would not have taken otherwise.

*Article 2 **Definitions** clause (j) 'undue influence' means exploiting a position of power in relation to the consumer so as to apply pressure, even without using or threatening to use physical force, in a way which significantly limits the consumer's ability to make an informed decision;*

Accordingly, I/we wish the Consumer Protection Service to immediately obtain from this developer a full refund of my/our monies paid plus interest.

We enclose full details of this financial exploitation by our developer.

I/we understand that under Article 29 of the Cyprus Constitution that I/we should be due a response from you within 30 days and look forward to your prompt reply.

Yours,

[SIGNATURE]

[NAME AND ADDRESS]