

Jack Whittle
266 Station Road
Bamber Bridge
Preston
PR5 6EB

Email: jackwhittle@zoho.com
Tel: 07377 077930

Wednesday, 26 November 2025

Data Protection Officer
EE Limited
1 Braham Street
London
E1 8EE

Delivered by email: cpo@bt.com

RE: SUBJECT ACCESS REQUEST UNDER UK GDPR – URGENT

Account Reference: BAN 225386871

Order Reference: xko299591893

Matter: Device Finance Agreement Dispute & FOS Complaint

Dear Data Protection Officer,

PURPOSE OF THIS CORRESPONDENCE

I am writing to submit a formal Subject Access Request pursuant to Article 15 of the UK General Data Protection Regulation (UK GDPR) and Section 7 of the Data Protection Act 2018.

This request is made in the context of serious ongoing regulatory proceedings and is of critical importance to my legal position.

BACKGROUND CONTEXT

1. In July 2025, I entered into what I believe to be a binding Consumer Credit Act regulated Fixed Sum Loan Agreement with EE Limited for the purchase of an iPhone 16 Pro Max.
2. Despite passing credit checks, signing a complete CCA agreement, and paying a required £30 advance payment, EE subsequently cancelled my order without adequate justification or transparency.
3. I have pursued a formal complaint through EE's internal procedures, which has proven wholly unsatisfactory and resulted in conflicting and contradictory information from multiple EE departments.

4. I have now escalated this matter to the Financial Ombudsman Service and am actively considering legal proceedings for breach of contract and regulatory non-compliance.

PURPOSE OF THIS SAR

The enclosed Subject Access Request is comprehensive and detailed because I require complete visibility of:

- **All credit assessment processes and decision-making** that led to the approval and subsequent cancellation of my application
- **All internal communications** that demonstrate the contradictory positions taken by different EE departments
- **All records relating to complaint handling** including EE's communications with the Financial Ombudsman Service
- **Complete evidence** to assess whether EE has complied with Consumer Credit Act 1974 obligations and FCA regulations

This information is essential to:

1. Understanding the basis for EE's cancellation of what I consider to be a formed and binding contract
2. Evaluating regulatory compliance with CCA 1974, FCA CONC rules, and DISP complaint handling requirements
3. Preparing a comprehensive case for the Financial Ombudsman Service
4. Assessing the merits of potential legal action for breach of contract and regulatory violations

STRUCTURE OF THIS REQUEST

The enclosed Subject Access Request is structured in **11 numbered sections** for clarity and precision:

Sections 1-2: Legal basis and comprehensive categories of data required

Sections 3-5: Compliance requirements, delivery format, and identity verification

Sections 6-7: Context, urgency, and statutory obligations

Section 8: Requirement for Data Disclosure Schedule (critical for verifying completeness)

Sections 9-11: Confirmation, contact details, and declaration

I have structured this request in contract-style format with hierarchical numbering (e.g., 2.3.1.1) to ensure absolute clarity and to facilitate easy cross-referencing in any subsequent proceedings.

KEY REQUIREMENTS

Data Disclosure Schedule (Section 8)

I draw particular attention to **Section 8**, which requires EE to provide a comprehensive Data Disclosure Schedule alongside the disclosed data. This schedule must:

- Map each item of disclosed data to the corresponding request clause
- Identify format and source system for each item
- Explain any omissions with legal justification

This is essential for verifying completeness and identifying any gaps in disclosure.

Timeline Compliance

Under UK GDPR Article 12(3), you must respond to this request **within one calendar month** of receipt. Given the legal context, I require strict compliance with this statutory deadline.

Acknowledgment Required

Please acknowledge receipt within **48 hours** and confirm:

1. The exact date by which you will provide the complete response
2. The identity and contact details of the person handling this request
3. Any clarification needs (though the request is comprehensive)

IMPORTANCE & CONSEQUENCES

This is not a routine Subject Access Request. It is made in the context of:

1. **Active FOS Investigation:** An investigator has been assigned and is reviewing EE's conduct
2. **Potential Legal Proceedings:** Breach of contract and regulatory non-compliance claims
3. **Regulatory Concerns:** Possible referral to FCA regarding systematic process failures

The information requested will be carefully reviewed and may be used in:

- Financial Ombudsman Service proceedings
- Court proceedings for breach of contract
- Regulatory complaints to the FCA and/or ICO
- Public disclosure if appropriate to protect other consumers

Failure to provide complete, accurate, and timely disclosure will be treated with utmost seriousness and may result in:

- Complaint to the Information Commissioner's Office
- Court application to compel compliance
- Evidence of non-cooperation in FOS and legal proceedings
- Adverse inferences drawn regarding the content of undisclosed material

PROFESSIONAL EXPECTATIONS

I expect EE Limited to:

1. **Treat this request with appropriate urgency and seriousness**
2. **Conduct a thorough and diligent search** across all relevant systems and departments
3. **Provide complete disclosure** without selective omission
4. **Include the required Data Disclosure Schedule** to verify completeness
5. **Respond within the statutory one-month deadline**
6. **Maintain professionalism** in all communications regarding this matter

DELIVERY METHOD

As specified in Section 4 of the enclosed request, I require delivery via:

- **Secure email** to jackwhittle@zoho.com, or
- **Encrypted file transfer service** if data volume exceeds email attachment limits

Please confirm the method you will use when acknowledging this request.

DECLARATION

I confirm that:

1. This Subject Access Request is made in good faith for legitimate purposes
2. The information requested relates to my personal data and legal rights
3. I am the data subject and have provided identity verification details in Section 5
4. I understand my rights under UK GDPR and Data Protection Act 2018
5. I reserve all legal rights including escalation to ICO and courts if necessary

NEXT STEPS

Please:

1. **Acknowledge receipt** within 48 hours to jackwhittle@zoho.com
2. **Confirm compliance timeline** (must be within one month)
3. **Identify the handler** responsible for this request
4. **Provide complete disclosure** with Data Disclosure Schedule within statutory deadline

Should you have any genuine clarification questions, please contact me immediately using the details below. However, I emphasise that the enclosed request is comprehensive, specific, and legally compliant.

I look forward to your prompt acknowledgment and full compliance with this lawful request.

Yours formally,

Jack Whittle

Contact Details:

Email: jackwhittle@zoho.com (preferred)

Telephone: 07377 077930

Address: 266 Station Road, Bamber Bridge, Preston, PR5 6EB

Enclosure:

Subject Access Request Under UK GDPR (formal request document)

CC (for record):

- Financial Ombudsman Service (case file)
- Personal legal records