

ONE ESSEX COURT

FAO Londonist DMC
5 Great James Street,
London,
WC1N 3DB

- And -

CCI Credit Management Ltd
CCI Centre
Snowdonia Business Park
Porthmadog
LL48 6LD
United Kingdom

20 August 2025

Re: My client Mrs Olga Cecilia Farach (CCI's Ref: DT-667704)

Dear Londonist DMC Ltd and CCI Credit Management Ltd,

I write on behalf of my client, Mrs Olga Cecilia Farach, who has instructed me via Advocate (weareadvocate.org.uk), a charity that connects barristers offering *pro bono* legal support to members of the public. A copy of this letter is being sent to both Londonist DMC Ltd (***Londonist***) and its agent CCI Credit Management Ltd (***CCI***).

Background

I understand that CCI has written to Mrs Farach on behalf of Londonist alleging she owes Londonist £3,461.50. I have now given Mrs Farach formal advice on the merits of your claim (though, for the avoidance of doubt, that advice remains privileged and no waiver of that privilege is made).

Following that advice, Mrs Farach maintains that she owes no debt to Londonist. Her position is set out in this letter.

Events in August 2024

On 16 August 2024, Mrs Farach completed Londonist's online enquiry form. That same day, Mrs Farach was called by a Londonist employee named Taha Demirhan. Taha also emailed a link to

Mrs Farach, which contained photos of studio flats. Mrs Farach made clear to Taha that she would not be able to accept accommodation without viewing it in person as she would have to ensure it was suitable for accessibility needs arising from her disability. Taha accordingly invited Mrs Farach to meet him at Londonist's offices on 19 August 2024.

Upon Mrs Farach attending Londonist's offices at 5 Great James Street, Holborn, WC1N 3DB, Taha recorded Mrs Farach's personal details and took a scan of her ID and proof of student status documents. He then told Mrs Farach that in order to view and secure any available property, she must pay a £250 'deposit'. Mrs Farach paid that amount because she wanted to see the available accommodation, and she maintained that she wanted to see it in person.

Taha arranged for Mrs Farach to see the outside of the building that Londonist proposed she rent a studio flat in. Taha told Mrs Farach she could not view the studio flat or the inside of the building until the day of check in because cleaning and repairs might be needed. The only information he offered was that any studio flat she rented would be on the ground floor. At that point, Mrs Farach made clear that she could not accept accommodation she had not fully seen, and so rejected any offer from Londonist.

When back at the office with Mrs Farach, Taha opened a link on his computer, which took him to a website containing a license agreement. He began filling in Mrs Farach's details, which he had from their communications up to that point. Mrs Farach repeated that she did not want to accept accommodation she had not seen, but Taha continued to fill in her details and pressured her into remaining in the office as he did so. When she left, Taha gave Mrs Farach a document titled 'Confirmation of Enrolment Letter', which contained an invoice number and Mrs Farach's details, but no terms, prices, or further details. Mrs Farach did not sign any documents while at Londonist's offices on 19 August. Further, it is now apparent from Londonist's invoices that Taha had signed Mrs Farach up for a single bedroom only, despite Mrs Farach repeating that she would only consider renting a studio flat due to her disabilities.

The next day (20 August 2024), Mrs Farach received an email with a link to a license agreement offer. Mrs Farach had still not been given the details of the flat Londonist proposed she rent. She did not click that link at any point, though even if she had, such an action would not suffice to form a contract given the email did not contain a copy of the agreement or any terms for Mrs Farach to read. When that link is pressed now, a website appears prompting Mrs Farrach to accept the terms of the license by ticking a box and hitting submit. As that website shows, even at today's date that box has not been ticked (and a download of that website dated 15.08.2025 can be found sent with this letter).

Mrs Farach did not sign or consent to any agreement with Londonist, either while at Londonist's offices on 19 August 2024, after receiving further emails on 20 August 2024, or at all. Mrs Farach has not accepted accommodation from Londonist or a contract for the same.

Please also note Mrs Farach's position that, in any event, the term you now seek to enforce against her (i.e. those relating to charges for cancelled license agreements) would amount to an unfair term under the Consumer Rights Act 2015 and an unenforceable penalty clause at common law. It follows that even if a contract had been formed, Londonist would not be entitled to any money given that Mrs Farach had told Londonist orally that she did not want to accept any offer of accommodation, and had confirmed the same in writing some days later.

Next Steps

It should be apparent from the above that Londonist is not entitled to any money from Mrs Farach. By attempting to pressure Mrs Farach into making payment, Londonist and CCI are seeking to take advantage of a vulnerable and disabled individual. It may amount to unlawful harassment. Londonist should now drop its contention that Mrs Farach owes it any money.

Please confirm within 14 days of receipt of this letter that Londonist accepts Mrs Farach does now owe it any money. Such confirmation (or any other response) should be sent to Mrs Farach by email or post, and to myself at Arbrown@oeclaw.co.uk. If you decide to bring proceedings against Mrs Farach, please note that she intends to defend them fully, and to seek further legal support from Advocate in doing so.

Finally, please also note that any future communication to Mrs Farach must be in writing – via post or email – only, owing to her vulnerabilities.

Yours sincerely,
Adam Brown (One Essex Court)
On behalf of Olga Cecilia Farach