

# David Bowden Law

*ideas are always in credit*



## Highlights 2009

### Consumer Credit

- Marketing copy approval service for credit card and personal loan marketing division of major UK retail bank.
- Re-write of financial services company's consumer terms and conditions to comply with the Payment Services Regulations 2009.
- Reports on UK implementation of Consumer Credit Directive for various clients covering implementation, early settlement, advertising and marketing.
- Letters before action and advice on debt recovery for personal loans company.
- Advice on Payment Protection Insurance claims received by personal loans company. Drafting template letters compliant with the FOS DISP rule book. Monitoring litigation and suggestions on dealings with claims management companies.

### Information Technology and Data Protection

- Drafting terms and conditions for business subscribers, website terms of use and privacy policy for a start-up web-based portal.
- Reviewing software development and distribution agreement and heads of terms with US provider for UK based software house.



## Intellectual Property and Domain Names

- Investigating, letters before action and negotiation with trade paper in relation to advertising dispute for travel business.
- Domain name retrieval work. Advice on tactics. Cease and desist letters using the “Protect and Pursue” brand. Negotiation of voluntary transfer and confidential settlements with cyber and typo squatters based in the UK, US, Canada, Italy, Norway, New Zealand, Australia, Antigua and beyond.
- Pursuit of case to a decision of a single Expert under Nominet UK’s Dispute Resolution Service (“DRS”) under version 3 of the new policy. Preparation of an appeal to a panel of three experts under the Nominet UK DRS and successful negotiations to compromise the appeal and for transfer of the disputed name with a confidentiality agreement attached.



## Travel and Tourism

- “Insights” Magazine – published 5000 word pieces on “Casinos – Gambling on Regeneration” (May 2009), “Tourism and the proposed Marine and Coastal Access Act 2009” (February 2009) and “Museums – the impact of free admissions” (September 2009).
- Commissioned to research and write piece for “Insights” – “Trends in Spa Tourism” for December 2009 issue.
- Locum and over spill cover for travel or tourist organisations.



**David Bowden Law** is a business name of Promeritum Consulting Limited  
The Studio 8 Gosmore Ley Close Hitchin Herts SG4 7QJ United Kingdom  
**Telephone** +44 (0)1462 431444 **Fax** +44 (0)1462 431445  
**Email** [info@David-Bowden.com](mailto:info@David-Bowden.com) [www.David-Bowden.com](http://www.David-Bowden.com)  
Registered in England Number 7077741  
Registered Office 43 Overstone Road Hammersmith London W6 0AD