

**VIA CERTIFIED MAIL / RETURN RECEIPT REQUESTED**

Date: [Insert Date]

To: [Name of CEO/Legal Counsel]  
[Competitor Company Name]  
[Competitor Address]  
[City, State, Zip Code]

**RE: CEASE AND DESIST - UNAUTHORIZED USE OF PROPRIETARY CREDIT RISK DATA**

Dear [Recipient Name],

It has come to our attention that [Competitor Company Name] is currently using, displaying, or otherwise leveraging proprietary bank credit risk data and analytical models owned by [Your Company Name].

The data in question includes, but is not limited to: [List specific datasets, e.g., default probability tables, internal risk rating scales, or proprietary loss-given-default metrics]. This information constitutes highly sensitive trade secrets and intellectual property developed at significant expense by [Your Company Name].

Your unauthorized use of this proprietary data constitutes:

- Misappropriation of trade secrets;
- Unfair competition;
- Tortious interference with business relationships;
- Breach of [mention specific contract or Terms of Service if applicable].

**DEMAND IS HEREBY MADE THAT YOU IMMEDIATELY:**

1. Cease and desist from all further use, distribution, or reproduction of [Your Company Name]'s proprietary credit risk data.
2. Remove all such data and derived analytics from your platforms, servers, and marketing materials.
3. Provide written certification to our office within [Number] business days that all copies of the data have been permanently deleted and that all unauthorized use has ceased.

Please be advised that [Your Company Name] is prepared to take all necessary legal actions to protect its intellectual property and seek monetary damages, including injunctive relief and recovery of legal fees, should you fail to comply with this demand.

This letter is sent without prejudice to [Your Company Name]'s rights and remedies, all of which are expressly reserved.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title]

[Your Company Name]