

[Your Name]  
[Your Address]  
[Your Email Address]  
[Your Phone Number]

[Date]

[Name of Company/Digital Platform]  
[Legal Department/Address]  
[City, State, Zip Code]

**RE: Dispute Regarding Enforceability of Class Action Waiver and Formal Demand**

Dear Legal Department,

I am writing to you as a registered user of [Platform Name] (Account: [Username/Email]). I am currently involved in a dispute regarding [briefly state the issue, e.g., service fees, data breach, account termination].

I am aware that your User Agreement contains a provision purporting to waive my right to participate in a class action lawsuit or class-wide arbitration. However, I am writing to formally challenge the enforceability of this waiver based on the following grounds:

- **Procedural Unconscionability:** The agreement was presented as a contract of adhesion with no meaningful opportunity to negotiate terms.
- **Substantive Unconscionability:** The waiver, combined with high arbitration costs, effectively prevents users from vindicating their legal rights.
- **Lack of Notice:** The terms were buried within a complex document without clear and conspicuous disclosure.
- **Public Policy:** The waiver undermines statutory protections intended for consumer protection.

Be advised that I do not consent to the enforcement of this waiver. Should this matter proceed to litigation, I intend to challenge the validity of the arbitration clause and the class action waiver in court.

I am open to resolving this matter through a direct settlement of \$[Amount] or [Other Remedy]. If I do not receive a response within [Number] business days, I will proceed with further legal action, which may include filing a complaint with the Consumer Financial Protection Bureau (CFPB) or the Federal Trade Commission (FTC).

Sincerely,

[Your Signature]

[Your Printed Name]