Creditor name and address

Insert the creditor’s contact name, if you know it, the department,  
the creditor’s company name and their address.  
Use the latest letter you have received for this information.

Today’s date

Re: Your name, address and account number, or reference number or both.

Insert previous addresses if relevant

**Without prejudice**

Dear

I am writing to you about the above account. I wish to let you know that I am experiencing financial difficulties which I am trying to resolve.

I am currently assessing my full financial situation and considering my options using the MABS money-management and tackling-debt guides. To help me do this, please provide the following.

Copy of original agreement

I need a copy of any original agreement with terms and conditions related to any debt that I may hold with you.

Please send me these is in accordance with Section 43 of the Consumer Credit Act 1995 or Regulation 13 of the European Communities (Consumer Credit Agreements) Regulations 2010, as appropriate.

Account statement

I would appreciate if you could also send me an account statement. It should include:

* Balance outstanding
* Any arrears
* The amount and date of my last payment
* The contractual payment due

Insurance details

In addition, please provide details of any payment protection insurance (including policy number and company name).

I will update you after I receive the documents from you

After I receive and study the above documents, I will contact you within 3 weeks or let you know of any delays. In the meantime, I would be grateful if you would cancel:

* Any further recovery action
* Any interest or other charges accruing on any such debt.

Please note that nothing in this letter or any other letter or document that I send you is an acknowledgement of any debt that has been or will be statute barred, nor does it reactivate any such debt. Accordingly, this letter is sent to you without prejudice.

I look forward to hearing from you in the near future.

Yours faithfully

Your name and signature