Creditor name and address

Date

Re: Your name, address and account number and reference number

**Without prejudice**

Dear

Following previous correspondence about my financial difficulties, I was disappointed to receive your letter refusing my repayment offer.

I calculated my offer carefully after following the MABS money-management and tackling-debt guides.

I have made every effort possible to increase my income and reduce my outgoings and I have treated all creditors equally and with honesty.

My offer is reasonable and it is all I can afford at the moment. [X number of ] creditors have already accepted my offers and payments are in place.

Please reconsider your decision and agree to my offer for a trial period of 3 months. After that time, I will review my situation and contact you again.

In the meantime, I will continue to pay €\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ per week (or month), starting on [insert date] by [insert method of payment].

Yours sincerely

Signed\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_