Click into the boxes and type in the details as indicated by the instructions on the left. the box borders and these instructions will not print.

Put the date here

The Manager

Put the Address of your creditor here

Dear Sir/Madam

Put your own name, address and account number here

Account number:

I am writing to confirm that I am suffering serious financial difficulties at present. These difficulties have arisen because

Put the reasons for your financial difficulties here

I would appreciate it if you could supply me, where applicable, with the following information regarding my account(s):-

- Balance outstanding (excluding arrears)
- Arrears outstanding
- Normal monthly repayment schedule
- Interest rate (A.P.R.) if applicable
- Type of agreement (hire purchase, credit etc.)
- Whether or not any legal action been taken?
- Whether or not any previous voluntary agreements been made to repay the arrears. If so, please give details of terms?

I am very keen to repay everything I owe and, therefore, would like to agree a repayment schedule which I can afford and will be able to maintain. Hopefully I will be able to make a satisfactory repayment offer as soon as I gather all the relevant information. In the meantime I would be grateful if you would agree to freeze the interest (if applicable) and suspend taking any legal action until I am in a position to make a proposal. I will keep you informed of any developments.

I would like to thank you for your co-operation and look forward to an early reply.

Yours faithfully

Sign the letter here