

## Letter to ask a non-priority creditor to write off a debt

*(words in italics show where you should adapt the letter to suit your situation)*

*Your address*

*Creditor's name and address*

*Date*

Dear Sir or Madam,

Re: **Account/Reference** number: ***the account or reference number***

***I am/We are*** writing to you because ***I am/we are*** in financial difficulties as you can see from the financial statement attached.

The reason for the difficulties is that ***(briefly explain the reasons for financial difficulties - for example unemployment, ill health, new baby, low income, business failure, personal difficulties)***. ***Give as much detail as possible including arrears of priority debts.***

You will see from the financial statement that ***my/our*** basic living expenses exceed ***my/our*** income. Because of the circumstances described above, my situation will not improve in the foreseeable future.

***I/we*** fully understand that you want to collect the debt owed to you. However, given ***my/our*** circumstances ***I am/we are*** not able to make an offer of repayment.

Please will you consider writing off this debt? If you feel unable to do this, can you agree to suspend the account and freeze any interest accruing?

***I/we*** hope you will be able to help in this matter and look forward to hearing from you soon.

Yours faithfully,

Signed: