

Your name
Your address
Address
Address
Postcode

Date

Creditor's name
Creditor's address
Address
Address
Postcode

Your ref: *Creditor's reference* goes here
(Usually an account number and can be found on any letters/statements they have sent you)

Dear Sir / Madam

Further to my previous letter, please find enclosed a Financial Statement, which I have completed and which shows my financial situation.

As you can see from the enclosed Statement, at this time I have no available income with which to address my debt to you.

Please could I respectfully request that you place my account on hold for three months, when I will re-assess my financial situation? Could you please also agree to suspend interest and any charges on my account, to prevent the balance from becoming any bigger?

Thank you for your help in this matter and I look forward to hearing from you.

Yours faithfully

Your name