# Creditor name and address My name and address

My account/agreement No:

Date:

Dear Sir/Madam

# Request for a payment suspension

I am currently experiencing financial difficulties, and have no available income therefore I am not in a position to make any payment towards my existing debts. I would like you to consider agreeing to a payment suspension for a temporary period, to allow me the time to improve my finances./p>

I’ve enclosed a copy of my monthly budget, including a list of all my creditors.

I have recently received advice from StepChange Debt Charity to help improve my circumstances and to find a more permanent solution to repay my debt.

In the meantime, please consider reducing or stopping interest or any other charges on my account during the payment suspension.

Please confirm your decision on my request for a payment suspension. Yours faithfully

Your name