Dear Sirs

Prescribed Debt

I do not admit liability for this debt, and I do not intend to make any further payments to it for the following reasons:

* The earliest point at which you could have sued for the full balance owing to this debt was more than five years ago
* No payment has been made to this debt by me, any joint account-holder, or any third party acting as my agent for a period of more than five years
* No payment for this debt has been made by me, or any third party acting as my agent for a period of more than five years

This debt is therefore prescribed under the Prescription and Limitation (Scotland) Act 1973 and any Sheriff Court action to recover it will be defended on this basis.

If you have evidence that this debt isn’t prescribed, please send it to me within 21 days. Otherwise, please confirm in writing that you won’t pursue me further for this debt.

Yours faithfully