**[Creditor name]**

**[Creditor address]**

**[Creditor address]**

**[Creditor address]**

Account number: **[Your account or agreement number with creditor]**

**[Your name]**

**[Your address]**

**[Your address]**

**[Your address]**

**[Date]**

Dear Sirs

**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.

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. My StepChange reference is **[StepChange reference number]**.

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]**