**1393 - Prisoner example letter**

**Creditor name and address:**

Account/Agreement No:

**Your name and address:**

Date:

To whom it may concern,

I am currently serving a *[Y*ear/Month] sentence at H.M.P. (insert prison name). Please change my address on this account to the one at the top of this letter.

I will not be able to continue with the payments I was making towards my account. This is because as I am not receiving an income. Please put a hold on my account, suspend any collection activity and freeze all interest and charges.

Once my prison term comes to an end, I will get free and confidential debt advice. As part of this, I will put together a budget and send it to you so you can understand my financial situation. If I am able to offer you a payment at that time, I will do so. I will also consider any debt solutions that may be right for me.

[OR]

I am likely to be in prison for a minimum of *xx* years. Please consider writing off this debt because of the length of my prison sentence.

I give permission to (your friend/relative’s full name) to speak to you about my full financial situation.

Yours faithfully

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| **FOR INFORMATION ONLY** – This is not part of the communication |
| SCDC Comm ID | 1393b - Prisoner example letter to Creditor – Debt Advice – KMS – Manual - Letter |
| DMS6 Comm ID | n/a |
| Library Comm ID | n/a |
| Communication title (filename) | 1393b - Prisoner example letter to Creditor – Debt Advice – KMS – Manual - Letter |
| Department | Operations |
| Dept head (comm owner) | Lorraine Dunn |
| System(s) | KMS |
| Comm description | This is a template letter supplied to a client who is serving a prison sentence. The comm is sent by the client to their creditors informing them of the prison sentence they are serving, which means they have no available income and are thus unable to pay their debts. The comm requests that creditors stop collections, interest and charges. As an alternative, for lengthy sentences, the comms gives the option of request the debt is written off. The comms also authorises a 3rd party to speak with creditors on the client’s behalf.  |
| Other notes |  |