**[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 Sir/Madam

I am currently unable to meet my contractual payments but I have managed to raise some money by **[add reason here]**.

I cannot afford to pay the debt in full with this amount, so I would like to make a partial settlement offer of **£[amount]**. Would you be willing to accept this offer and write off the remaining debt balance?

Please consider my offer and confirm your decision in writing. If you agree, I will make the payment as soon as I receive your letter.

Yours faithfully

**[Your name]**