**[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 difficulty 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. This will allow me the time to improve my finances.

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

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]**