**[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]**

**No response received**

Dear Sirs

I wrote to you on **[date of request]** to request a copy of my agreement under Section 77-79 of the Consumer Credit Act (CCA) 1974 and a statement of account. I enclosed the £1.00 fee and the letter was delivered and signed for on **[date]**.

The Act allows 12 working days for this request to be fulfilled, the 12 days ended on **[date]** and I haven’t received the information requested.

Please can you send this information to me as soon as possible. The Act states that the debt is now unenforceable until I receive these documents.

Yours faithfully

**[Your name]**