**[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

I am experiencing financial difficulty at the moment and not able to meet my normal monthly payments.

I will make a monthly payment of whatever I can afford until more money is available. I have enclosed my monthly budget and a list of creditors.

After paying my household bills, I can pay you **£[amount]**. I will pay this each month and tell you when my circumstances change.

In the meantime, please consider reducing or stopping interest or any other charges on my account to help me during my financial difficulties.

To help me make payments to you, please confirm the bank account details so I can set up a standing order, or send me a payment book.

Yours faithfully

**[Your name]**