**[Creditor or Enforcement Agents name]**

**[Creditor or Enforcement Agents address]**

**[Creditor or Enforcement Agents address]**

**[Creditor or Enforcement Agents address]**

Account number: **[Your account or agreement number with creditor or enforcement agent]**

**[Your name]**

**[Your address]**

**[Your address]**

**[Your address]**

**[Date]**

Dear Sirs

**Notice of Vulnerability**

I am writing to inform you that I am classed as vulnerable according to paragraph 77 of the Taking Control of Goods: National Standards 2014.

I am classed as vulnerable for the following reasons:

**[Put full details of vulnerability here]**

Regulation 10 (1) of the Taking Control of Goods Regulations 2013 states:

1. The enforcement agent may not take control of goods of the debtor where:

(a) the debtor is a child;

(b) a child or vulnerable person (whether more than one or a combination of both) is the only person present in the relevant or specified premises in which the goods are located; or

(c) the goods are also in premises which a child or vulnerable person (whether more than one or a combination of both) is the only person present.

Paragraphs 16 and 30 of the Taking Control of Goods: National Standards 2014 states:

16. ‘Should a debtor be identified as vulnerable, creditors should be prepared to take control of the case, at any time, if necessary.’

30. ‘Where enforcement agents have identified vulnerable debtors or situations, they should alert the creditor and ensure they act in accordance with all relevant legislation.’

Paragraph 77 states:

‘Some groups who might be vulnerable are listed below. However, this list is not exhaustive. Care should be taken to assess each situation on a case by case basis.’

* The elderly;
* People with a disability, including mental health diagnosis;
* The seriously ill;
* The recently bereaved;
* Single parent families;
* Pregnant women;
* Unemployed people;
* Those who have obvious difficulty in understanding, speaking or reading English.

Link to the full Standards can be found here:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\_data/file/353396/taking-control-of-goods-national-standards.pdf

This letter is being sent to both the Creditor and Enforcement Agent to ensure both are aware of my vulnerability, and in accordance with paragraph 16 of the Taking Control of Goods: National Standards 2014, the creditor/council should be prepared to take control of the debt.

I also kindly ask that you adhere to the guidelines set out by the Enforcement Conduct Board (ECB) as of 1 January 2025.

Please confirm that all enforcement action against me has now stopped and that my account is passed back to the Creditor so that I can deal with them directly.

Yours sincerely

**[Your name]**