

Creditor name and address:

Account/Agreement No:

Your name and address:

Date:

Dear Sir/Madam

Repayment arrangement

I have received advice from StepChange Debt Charity to help solve my debt problem.

I'm in financial difficulties at the moment and cannot pay the amount you require. 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 £ . I will pay this each month and tell you when my circumstances change.

I will continue to follow the advice I receive from StepChange Debt Charity to improve my circumstances and eventually repay my debt. 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