

Dear Sirs

Statute barred debt

I do not admit liability for this debt, and I do not intend to make any further payments to it for the following reasons:

- The earliest point at which you could have sued for the full balance owing to this debt was more than six years ago
- No payment has been made to this debt by me, any joint account-holder, or any third party acting as my agent for a period of more than six years
- No written admission of liability for this debt has been made by me, or any third party acting as my agent for a period of more than six years

This debt is therefore statute barred and any court claim to recover it will be defended on this basis.

If you have evidence that this debt isn't statute barred, please send it to me within 21 days.

Otherwise, please confirm in writing that you won't pursue me further for this debt.

Yours faithfully