

Reply to a Letter of Claim

Pre-Action Protocol for Debt Claims · paragraphs 5.2 and 6.4

YOUR NAME

[YOUR FULL NAME]

YOUR ADDRESS

[YOUR FULL ADDRESS, POSTCODE]

THEIR NAME / COMPANY

[CREDITOR NAME]

THEIR ADDRESS

[ADDRESS FOR THE REPLY FORM, FROM THEIR LETTER]

DATE

[DATE]

ACCOUNT REFERENCE

[THE FULL REFERENCE FROM THEIR LETTER]

Dear [CREDITOR NAME],

RE: Reply to your Letter of Claim dated [DATE AT THE TOP OF THEIR LETTER]

I enclose the completed Reply Form.

Under paragraph 5.2 of the Pre-Action Protocol for Debt Claims, please send me: [A COPY OF THE SIGNED AGREEMENT / STATEMENTS SHOWING HOW THE BALANCE WAS REACHED / DETAILS OF WHEN THE DEBT WAS ASSIGNED TO YOU, AND BY WHOM].

I am in financial difficulty. My income and expenditure are enclosed. I can afford to pay £[AMOUNT] a month, starting on [DATE]. Please confirm in writing that you accept this payment arrangement. Under paragraph 6.4 of the Protocol, please confirm that you will not start court proceedings while I keep to it.

Please reply in writing.

Regards,

SIGNATURE

[SIGN HERE]

PRINT NAME

[YOUR FULL NAME]

The Pre-Action Protocol for Debt Claims applies in England and Wales. The creditor should not start court proceedings within 30 days of the date at the top of its Letter of Claim, or within 30 days of receiving your Reply Form or sending documents you asked for, whichever is later. Send this with the Reply Form, keep a copy, and note the date you sent it. The full explanation is on therealdebttguy.com: search for CCJ.