

Prove the Debt - CCA Request

Consumer Credit Act 1974 · Sections 77 to 79

YOUR NAME

[YOUR FULL NAME]

YOUR ADDRESS

[YOUR FULL ADDRESS, POSTCODE]

THEIR NAME / COMPANY

[CREDITOR OR DCA NAME]

THEIR ADDRESS

[THEIR FULL ADDRESS, POSTCODE]

DATE

[DATE]

REFERENCE

[ACCOUNT OR REFERENCE NUMBER]

Dear Sir or Madam,

RE: Formal Request Under Sections 77 to 79 of the Consumer Credit Act 1974

I refer to the account referenced above.

Under Sections 77, 78 or 79 of the Consumer Credit Act 1974 (as applicable), I formally request that you provide:

- A true copy of the original executed credit agreement, signed and dated by both parties, together with all terms and conditions that applied at the time the agreement was made.
- A statement of account showing the amount currently claimed to be owed, the amount of any arrears, and the total future payments (if any) required.
- A copy of the deed of assignment (if the debt has been assigned to a third party).
- A copy of the notice of assignment sent to me under Section 136 of the Law of Property Act 1925.

I enclose a statutory fee of £1.00 as required under the Consumer Credit Act 1974.

You are reminded that under Section 78(6) of the Consumer Credit Act 1974, if you fail to comply with this request within 12 working days, the agreement becomes unenforceable in court until you do comply. This is not a request for a photocopy of a template agreement; the copy provided must be a true copy of the executed agreement as required by the Consumer Credit (Cancellation Notices and Copies of Documents) Regulations 1983.

I do not acknowledge any debt to your company. This letter is not an acknowledgement for the purposes of Section 29 of the Limitation Act 1980.

Until the requested documentation is provided in full, no further payment will be made against this account and I do not consent to further collection activity.

Please respond in writing to the address above. I do not consent to communication by telephone.

Yours faithfully,

SIGNATURE

[SIGN HERE]

PRINT NAME

[YOUR FULL NAME]

| *Enclosed: postal order for £1.00 (statutory fee). Do not sign the £1.00 cheque or postal order; print your name only.*