# Section 77 / 78 Request · £1 Letter

Consumer Credit Act 1974 · Sections 77, 78 and 189

YOUR NAME
[YOUR FULL NAME]

YOUR ADDRESS
[YOUR FULL ADDRESS, POSTCODE]

YOUR DATE OF BIRTH
[DD/MM/YYYY]

THEIR NAME / COMPANY
[CREDITOR OR DCA NAME]

THEIR ADDRESS
[THEIR FULL ADDRESS, POSTCODE]

DATE
[DATE]

REFERENCE
[ACCOUNT OR REFERENCE NUMBER]

ORIGINAL AGREEMENT DATE (IF KNOWN)
[DD/MM/YYYY]

Dear Sir or Madam,

**RE: Request under sections 77 and 78 of the Consumer Credit Act 1974 · Reference [REFERENCE NUMBER]**

I am writing about the account referenced above. This letter is a formal request under sections 77 and 78 of the Consumer Credit Act 1974.

Under **section 77(1)** of the Act (for fixed-sum credit) and **section 78(1)** (for running-account credit such as credit cards, catalogue accounts and store cards), a debtor may serve a written request on the creditor for a true copy of the executed agreement and a signed statement showing the state of the account. I enclose the statutory fee of £1 by postal order.

Please provide, within twelve working days of the date of this letter as required by the Act:

- A true copy of the original executed credit agreement, signed by me, complying with the Consumer Credit (Cancellation Notices and Copies of Documents) Regulations 1983.
- A signed statement of the account showing the sum currently claimed, all payments made, and any interest and charges applied.
- The name and address of the current creditor if the account has been assigned, together with the date and terms of any assignment.
- The Default Notice served under section 87 of the Act, and the Notice of Sums in Arrears required by sections 86B and 86C.

Until this request is complied with, the account is in dispute. **Section 77(4)(a)** of the Act provides that while the default in complying with the request continues, the creditor is not entitled to enforce the agreement. **Section 78(6)(a)** makes the same provision for running-account credit.

I do not acknowledge any liability for this alleged debt. This letter is not an acknowledgement for the purposes of section 29 of the Limitation Act 1980.

Any response should be sent by post to the address above. I do not consent to communication by telephone.

Yours faithfully,

SIGNATURE
[SIGN HERE]

PRINT NAME

[YOUR FULL NAME]