

[Creditor]
[Creditor Address]

[Date]

Dear [Creditor]

Offer of Pro-Rata Payment
[Account Reference]

I would like to advise that I am currently experiencing financial hardship and request you to suspend my account (if not already done so), to freeze all interest accruals and to cease adding any further charges with immediate effect.

I have enclosed a breakdown of my income and expenditure for your consideration and request that you please accept a monthly payment of [£Enter] until my circumstances improve, or the debt has been satisfied.

I am able to make payment by [cheque/bank transfer/etc] and therefore request that you confirm if you are willing to accept my offer in writing at your earliest opportunity.

My address for all correspondence is:

[Address]

Yours truly,

[Name]