

[Print]

or insert Address]

<<Contact Name>>
<<Trading/Company Name>>
<<Address>>
<<Address>>
<<Postcode>>

<<Date>>

Dear <<Name of Contact>>,

Invoice <<Invoice Number/Debt Number>> Debt Letter of Claim

As we have not yet received payment in respect of the above-mentioned invoice, we are now considering bringing a court claim under the Pre-Action Protocol for Debt Claims.

Information about the debt

1. The amount you owe us is <<insert details>>.
2. [No interest or other charges have been incurred in respect of the debt.]
OR
[Interest or other charges have been incurred in respect of the debt: <<insert details>>].
3. [An up to date statement of account has been provided detailing details of any interest and charges.]
OR
[The most recent statement of account was issued on <<date>> detailing interest, administrative and other charges: <<insert details>>].]
OR
[No statements have been provided. The following amounts have been incurred in respect of the debt: <<insert details>>].
4. [The debt arises from a contract entered into between <<party>> and <<party>>. A copy of the contract is enclosed.]
OR
[The debt arises from an agreement entered into between <<party>> and <<party>> on <<date>> at <<place>> including, as far as is known, the terms of the agreement agreed including, as far as is known, the terms of the agreement.]
5. [The debt was assigned to the assignee, <<name>>, on <<date>>.]
6. [You have offered to settle the debt in regular instalments. This offer is not acceptable and we are bringing a court claim because <<insert explanation>>.]

7. The debt can be paid by <<method of payment>>. If you wish to discuss the debt in more detail or for further information please contact <<name and contact details of relevant person>>.

8. Enclosures

Enclosed with this letter you will find:

1. Information Sheet
2. Reply Form
3. Financial Statement Form
4. [Statement of Account]

Your response

The Information Sheet explains how to complete the Reply Form. You must complete the Reply Form and, if necessary, the Financial Statement Form and send them to us at <<address>> within 30 days of the date at the top of the letter.

Yours sincerely,

<<Name>>

<<Title>>

ANNEX 1 INFORMATION SHEET

You have received this notice in relation to a debt. This is your chance to avoid court action.

What should I do now to manage my debt?

Read the enclosed letter from the business carefully. Think about whether you owe the debt and whether the letter should provide information about how much interest and fees added to the debt. If it doesn't, ask the business for more information.

Once you have read the letter, you have a few options.

- **Seeking debt advice**

If you are in financial difficulty, you may want to seek advice from a debt advisor (particularly if you haven't been in contact with the business for a long time).

The following organisations can provide non-judgemental advice:

Citizens Advice	03444 130000 03444 130000
Civil Legal Advice	0345 300 3000
StepChange Debt Charity	0800 131 999
National Debtline	0808 800 4000
AdviceUK	0300 770 070
Christians Against Poverty	0800 330 000

It is recommended that you seek advice from a debt advisor if you are unsure whether you owe the debt.

If you don't have a copy of the letter, you need this to decide whether you owe the debt. If you need this to decide whether you owe the debt, ask the business to provide you with a copy.

- **Speaking to the business**

If you agree you owe the debt, you should speak to the business as soon as possible. Their contact details are on the letter.

- **Filling in the Reply Form**

If you have not been able to reach the business, you should fill in the Reply Form that was sent to you by the business. You should send it back to the business. You should provide as much information as possible to avoid court action.

The business intends to take you to court if you do not pay the debt. This is your chance to do next, including how to avoid court action. Read the letter carefully.

What should I do if the business takes me to court unnecessarily?

Read the enclosed letter from the business carefully. Think about whether you owe the debt and whether the letter should provide information about how much interest and fees added to the debt. If it doesn't, ask the business for more information.

Once you have read the letter, you have a few options.

If you work out whether you owe the debt, you should speak to the business as soon as possible. Their contact details are on the letter.

The following organisations can provide non-judgemental advice:

Citizens Advice	www.citizensadvice.org.uk
Civil Legal Advice	www.gov.uk/civil-legal-advice
StepChange Debt Charity	www.stepchange.org
National Debtline	www.nationaldebtline.org
AdviceUK	www.adviceuk.org.uk
Christians Against Poverty	www.capuk.org

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How long do I have to fill in the Reply Form?

You only have **30 days** from the date you receive the Reply Form. If the business does not respond, it could **take you to court** in relation to the debt.

If a court orders you to pay an amount (known as a judgment), details of the judgment will be entered on the Register of Judgments, Orders and Fines. If you do not pay the amount you owe within 30 days, you could be taken to court.

Organisations such as banks, building societies and credit companies use the information on the Register when they decide whether to give you credit, such as a loan or overdraft. It helps them decide whether you would be able to pay off a debt.

What happens if I fill in and return the Reply Form on time?

If you return the Reply Form within 30 days, the business will have at least a further 30 days to discuss the debt with you and decide whether to take you to court. During that time, you can resolve the matter, ideally with the help of a debt adviser.

If you request more information, the business must wait at least 30 days after it gives you that information before taking you to court.

Where can I find out more?

This Information Sheet is a summary of the responsibilities under the Pre-Action Protocol for Debt Claims. If you and an individual disagree about a debt claim, the Protocol sets out what you should do before they go to court. If you want to know more, visit <https://www.justice.gov.uk/courts/procedure-rules/civil/part7>.

letter from the business to send the Reply Form within 30 days, it could take you time to allow for posting.

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YOU HAVE 30 DAYS FROM THE DATE OF THE TOP OF THE ENCLOSED LETTER TO COMPLETE THIS FORM.
IF YOU DON'T, IT MAY BE USED IN COURT PROCEEDINGS.

If you have any questions or need advice about the debt, please call the business that served you as soon as possible.

Full name:

Address and postcode:

Contact telephone numbers:

Email address:

Reference:

SECTION 1 Do you owe the debt?

Fill in one of the boxes below. Use extra pages if you need to.

It is recommended that you seek advice if you have any doubt about whether you owe the debt, or when you should pay it now, or if you want to dispute the debt as you may have.

Box A I agree I owe the debt. See page 2 for advice.

☐ **BOX A**

I agree I owe the debt.

Tick this box if you agree you owe the debt and the amount of the debt is correct.

IF YOU WILL PAY THE DEBT, GO TO SECTION 2.

IF YOU NEED DEBT OR LEGAL ADVICE, GO TO SECTION 4.

☐ **BOX B**

I owe some of the debt, but I disagree with some of it.

Tick this box if you agree you owe the debt, but you disagree with some of it, for example if you think too much interest has been added or you have made payments you made in the past.

The amount of debt I owe to you is:

Say how much you think you owe.

I don't owe any more than this.

Explain on a separate piece of paper why you disagree with the debt. Give as much detail as possible.

IF YOU WILL PAY THE PART OF THE DEBT YOU AGREE TO, GO TO SECTION 2.

IF YOU NEED DEBT OR LEGAL ADVICE, GO TO SECTION 4.

OTHERWISE, GO TO SECTION 4.

☐ **BOX C**

I don't know whether I owe the debt.

Tick this box if you're not sure whether you need help from a debt adviser to work out whether you should pay.

NOW GO TO SECTION 3.

☐ **BOX D**

I dispute the debt.

Tick this box if you don't owe the debt because you have already paid it, or because the debt should be paid by someone else, or because you have a problem with the credit agreement.

I dispute the debt because ...

Explain on a separate piece of paper why you dispute the debt. You should provide copies of any supporting documents.

NOW GO TO SECTION 4.

Only complete this section if you have received a letter from the business asking you to pay?

The letter from the business says:

☐ **BOX E**

I will pay what I owe now.

Tick this box if you agree that you owe the debt and you are able to pay what you owe now. You should pay using the payment method that the business has asked you to. You should keep a copy of any proof of payment you receive.

☐ **BOX F**

I will pay, but I need time to pay.

Tick this box if you agree that you owe the debt but you can't pay right now.

If you offer to make repayments, you should consider getting debt advice. If you are seeking debt advice, complete this section.

My proposals for repayment are:

Explain on a separate piece of paper how you will pay the remainder of the debt. Say how much you could pay now and how much you could pay each week, fortnight or month and when your first payment will be.

I have provided a Financial Statement to the business.

Yes ☐ No ☐

To help the business ensure you can pay, you should provide a budget or financial statement that a debt advice organisation has helped you to prepare.

you need help from a debt adviser to work out whether you should pay.

debt should be paid by someone else, or because you have a problem with the credit agreement.

Explain on a separate piece of paper why you dispute the debt. You should provide as much detail as possible and provide copies of any supporting documents.

pay?

Section 1 and you want to pay now.

to pay. Keep a record of the payment.

you are able to pay what you owe now. You should pay using the payment method that the business has asked you to. You should keep a copy of any proof of payment you receive.

you can't pay right now.

to afford them. You should consider getting debt advice. If you are seeking debt advice, complete this section.

debt. Say how much you could pay now and how much you could pay each week, fortnight or month and when your first payment will be.

current financial situation:

To help the business ensure you can pay, you should provide a budget or financial statement that a debt advice organisation has helped you to prepare.

SECTION 3: Do you intend to get debt advice?

Only complete this section if you are not getting debt advice.

SECTION 3: Do you intend to get debt advice?

Only complete this section if you are not getting debt advice.

☐ BOX G

I am getting or intend to get debt advice.

I am getting advice from

Insert the name and contact details of the person giving you advice.

I am getting advice about

Explain on a separate piece of paper what advice you are getting, for example whether you owe the debt or how you could pay.

I have an appointment with a debt adviser on

If you have an appointment with a debt adviser, state the date and time.

I can't obtain advice within 30 days.

If it will take you longer than 30 days to get advice, explain the delay and when you expect advice will be provided.

NOW COMPLETE SECTION 4.

.....

Explain on a separate piece of paper what advice you are getting, for example whether you owe the debt or how you could pay.

Explain on a separate piece of paper what advice you are getting, for example whether you owe the debt or how you could pay.

.....

If you have an appointment with a debt adviser, state the date and time.

I can't obtain advice within 30 days.

If it will take you longer than 30 days to get advice, explain the delay and when you expect advice will be provided.

SECTION 4: What do you want to do with this form? What information do you need?

Complete the boxes below to tell us what you want to do with this form and what information you need.

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Complete the boxes below to tell us what you want to do with this form and what information you need.

☐ BOX H

I have provided documents or information to the debt adviser.

Tick this box if you want to provide a letter showing you have an appointment with a debt adviser.

I have enclosed the following documents or information:

Describe on a separate piece of paper the documents or information you have provided and why they are important.

For example you might want to provide a letter showing you have an appointment with a debt adviser.

Describe on a separate piece of paper the documents or information you have provided and why they are important.

☐ BOX I

I need more documents or information.

Tick this box if you need more information to complete the form.

I need a copy of

Additional documents or information you need to complete the form:

- A copy of the written contract or agreement
- A full statement of account, including the balance of the debt, explaining the charges included on the outstanding debt, and any payments already made
- A calculation of the interest charged

Additional documents or information you need to complete the form:

Additional documents or information you need to complete the form:

Additional documents or information you need to complete the form:

- The annual or daily rate of interest
- A description of the nature and amount of the charges included in the debt
- A copy of the notice of assignment

Signature/...../.....

Print name

Sign and date this Reply Form once you have received the address given in the letter from the business.

Make sure you keep this form for reference in the future.

If your circumstances change, inform the business as soon as possible.

ANNEX 2 STANDARD FINANCIAL STATEMENT

Name: _____
D.O.B.: _____
Application: ☐ Single ☐ Joint
Partner: (if applicable): _____
Partner D.O.B. (if applicable): _____
Address: _____

Dependent children: Under 16: _____
Other dependants: _____
Number in household: _____
Number of vehicles in household: _____
Housing tenure: ☐ Owner ☐ Mortgage
☐ Tenant – social ☐ Living with parents
Please confirm you have considered
(or discussed with an adviser) the use of
any assets to make lump sum payment

Overview

Total income
Total outgoings
(Income – outgoings)
(Savings contribution)
Debt admin fee (if applicable): _____
Total available for priority creditors
Total available for non-priority creditors

Monthly Income

Earnings
Benefits and tax credits
Pensions
Other income

Total income

Monthly Outgoings: Fixed Costs

Home and contents
Utilities
Water
Care and health costs
Transport and travel
School costs
Pensions and insurances
Professional costs
Other essential costs

Total fixed costs

Monthly Outgoings: Flexible Costs

Communications and leisure
Food and housekeeping
Personal costs

Total flexible costs

Total monthly outgoings (fixed and flexible)

Savings

Please confirm that a monthly contribution
to savings has been considered
(or discussed with an adviser)



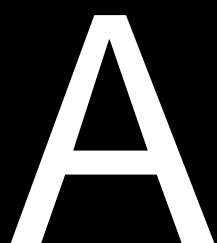
Name: _____
Address: _____
Postcode number: _____
Phone number: _____
Email: _____
Employment: ☐ Full-time ☐ Part-time
☐ Not working due to illness / disability
☐ Retired ☐ Carer ☐ Student ☐ Other

Reasons (e.g. reasons for debt, circumstances, etc.)

Example: I was made redundant in June 2014 and was out of work for 3 months.
Example: I have a mobile phone – I use it for my work and my family members abroad.

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L

E

-priority debts

	Owed (E)	CCJ	Offer
		Y/N	
		Y/N	
		Y/N	
		Y/N	
		Y/N	
		Y/N	
		Y/N	
		Y/N	
		Y/N	
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		Y/N	
-priority debts		Y/N	

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Additional notes (e.g. reasons for debt, circumstances of the debt, etc.)
e.g. Made redundant in June 2014 and was
e.g. Communications and leisure: Mobile phone

members abroad

This financial statement is an accurate record of the company's financial performance

Signed:

Date:

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