[Print on L

nsert Address]

<<Tenant's Name >> <<Tenant's Address>> <<Address>> <<Postcode>>

<<Date>>

Dear <<Tenant Name>>, <<Te

Your tenancy of << Property

As the rent arrears referred to now considering bringing a cou Protocol for Debt Claims.

Information about the debt

- 1. The amount you owe is
- [No interest or other charge
 Interest or other charge
- [An up to date statement details of any interest ar OR

[The most recent states statement was issued interest, administrative a **OR**

[No statements have be incurred the following administrative and other

- The rent arrears arise
 <party>> and <<party>
- [You have offered to se is not acceptable ar explanation>>.]
- The rent arrears can b payment>>. If you wish contact details of releval
- 7. Enclosures

Enclosed with this letter you will

nant Name>>

è

have not yet been paid in full, I am Letter of Claim under the Pre-Action

s: <<insert details>>].

arrears is enclosed, which includes charges.]

ent arrears is enclosed. Since that have been incurred in respect of rt details>>.]

nt arrears. Since the arrears were incurred in respect of interest, >>.]

eement dated <<date>> between agreement is available on request.

arrears in regular instalments. This court claim because <<insert

Is e.g. method of and address for tions please contact <<name and

- 1. Information Sheet
- 2. Reply Form
- 3. Financial Statement For
- 4. [Statement of Account r

Your response

The Information Sheet explains and, if necessary, the Financia 30 days of the date at the top of

Yours sincerely,

[For and on behalf of the] Land

You must complete the Reply Form them to me at <<address>> within



ANNEX 1 INFORMATION SHE

You have received this no in relation to a debt. Thi avoid c

What should I do now to ma

Read the enclosed letter from owe the debt and whether the about how much money you doesn't, ask the business for

Once you have read the lette

Seeking debt advice

If you are in financial difficulty the debt, or how you might pa haven't been in contact with t

The following organisations o

Citizens Advice	03444
	03444
Civil Legal Advice	0345 3
StepChange Debt Charity	0800 1
National Debtline	0808 8
AdviceUK	0300 7
Christians Against Poverty	0800 3

It is recommended that whether you ow

If you don't have a copy of t and you need this to decide ask the business to provide y

Speaking to the bus

If you agree you owe the deb if you have any questions or possible. Their contact details

• Filling in the Reply For

If you have not been able to res in the Reply Form that was prov to the business. You should cor s intends to take you to court o do next, including how to it carefully.

to court unnecessarily?

lly. Think about whether you etter should provide information fees added to the debt. If it

ptions.

ou work out whether you owe tadvisor (particularly if you of years).

n-judgemental advice:

www.citizensadvice.org.uk
www.gov.uk/civil-legal-advice
www.stepchange.org
www.nationaldebtline.org
www.adviceuk.org.uk
www.capuk.org

ou have any doubt about ou can pay it now.

between you and the business, p you get debt advice, you can

usiness about payment terms, or the business as soon as ey sent you.

ng to the business, you should fill ne business, and then send it back h as much information as possible to avoid court action being take How long do I have to fill in th

You only have **30 days** from the back the Reply Form. If the bus could **take you to court** in relat

If a court orders you to pay an a you"), details of the judgment w and Fines. Most entries stay on owe within one month of the jud

Organisations such as banks, b on the Register when someone them decide whether or not that

What happens if I fill in and re

If you return the Reply Form wit further 30 days to discuss the d takes you to court. During that t resolve the matter, ideally witho

If you request more information after it gives you that informatio

Where can I find out more?

This Information Sheet is a sum Action Protocol for Debt Claims debt claim, the Protocol tells the want to know more, the full Prot https://www.justice.gov.uk/court er from the business to send eply Form within 30 days, it you allow time for posting.

having judgment entered against ne Register of Judgments, Orders unless you pay the amount you

it companies use the information a loan or overdraft. It helps pay off a debt.

time?

business will have at least a of advice, before the business ith the business how you can

siness must wait at least 30 days

esponsibilities under the Pren individual disagree about a efore they go to court. If you

tocol.



YOU HAVE 30 DAYS FI LETTER T

IF YOU DON'T, IT

If you have any questions o that ser

Full name:

Address and postcode:

Contact telephone numbers:

Email address:

Reference:

SEd

Fill in one of th

It is recommended that whether you owe the dead vice on an

Bo

□ BOX A

I agree I owe the debt.

Tick this box if you agree you owe
IF YOU WILL PAY THE DEBT, GO
IF YOU NEED DEBT OR LEGAL A

□ BOX B

I owe some of the debt, bu

Tick this box if you agree you owe interest has been added or you have

The amount of debt I owe to

Say how much you think you owe.

I don't owe any more than th

Explain on a separate piece of pap and provide copies of any supporti

IF YOU WILL PAY THE PART OF

IF YOU NEED DEBT OR LEGAL A

OTHERWISE, GO TO SECTION 4

E TOP OF THE ENCLOSED N THIS FORM.

URT PROCEEDINGS.

e debt, please call the business as possible.

e debt?

pages if you need to.

you have any doubt about n pay it now, or if you want s you may have.

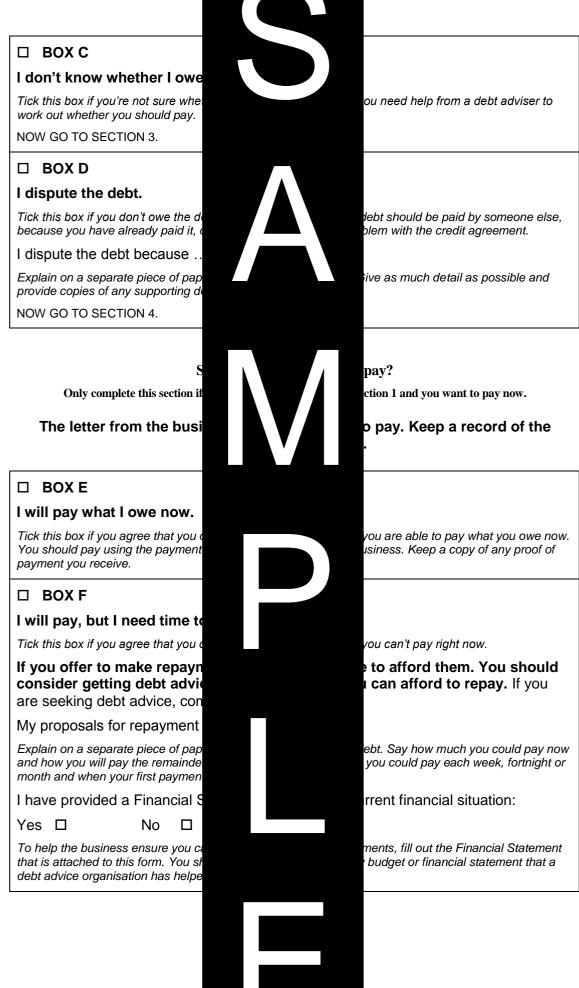
advice.

t of the debt is correct.

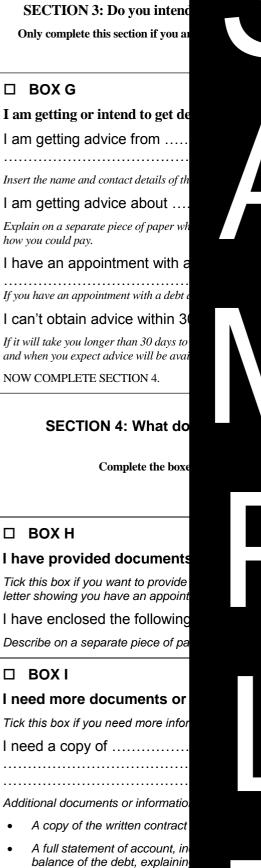
it, for example if you think too much ts you made in the past.

debt. Give as much detail as possible

SECTION 2.



6



S

getting, debt advice?

her you owe the debt or whether you

Д	u advice. r example whether you owe the debt or
	and time. eply Form because rate piece of paper the reason for the delay

ng with this form? What

get more information.

example you might want to provide a ipt showing you paid some of the debt.
rovided and why they are important.

uments you don't currently have.
clude:

d charges included on the outstanding ed, and any payments already made

A calculation of the interest cla

toward the debt

- The annual or daily rate of interior
- A description of the nature an
- A copy of the notice of assign

S

charges included in the debt

Signature

Print name

Sign and date this Reply Form once you

Make sure you keep

If your circumstances cha

A

ddress given in the letter from the business.

reference in the future.

iness as soon as possible.

ANNEX 2 STANDARD FINAL





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 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 cr
Total available for non-priority cr

Monthly Income Earnings Benefits and tax credits Pensions Other income

Tota	
Monthly Outgoings:	Fixed Costs
Home and contents	
Utilities	
9:005/7/3/	

Water Care and health costs Transport and travel School costs Pensions and insurances Professional costs

Total fixed Monthly Outgoings: Flexible Costs Communications and leisure

Food and housekeeping Personal costs Total flexible

Other essential costs

Total monthly outgoings (fixed and fl Savings

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





name:

de number:	
number:	
ent	
if applicable):	
Full-time ■ Part-time ■ Not working due to illness / disability d ■ Retired ■ Carer ■ Student ■ Other	
yment: ■ Full-time ■ Part-time ■ Not working due to illness / disability d ■ Retired ■ Carer ■ Student ■ Other	

es (e.g. reasons for debt, circumstances, ations) ndant in June 2014 and was out of work

ations and leisure: Mobile phone – ole family members abroad



Version 1.0

Priority Debts Owed (

(tick if you have continued Total priority debts

This financial statement is an accurate

Signed:

Debts

Creditor

e.g. Haringey Council

Debts

O	wed (£) CCJ	Offer
	Y/N	
	Y/N	-
	Y/N	
	Y/N	-
	Y/N	
	Y/N	
	Y/N	

-priority debts

Date:

Version 1.0

Summary version



Debts (continued) Debts **Priority Debts** Creditor Owed (Owed (£) CCJ Offer Y/N priority debts Total priority debts

Version 1.0



Additional notes (e.g. reasons for debt, circ e.g. Made redundant in June 2014 and was e.g. Communications and leisure: Mobile p bers abroad This financial statement is an accurate reco Signed: Date: Version 1.0

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