

[Print on front of envelope] [insert Address]

<<Contact Name>>
<<Applicant Trading/Company Name>>
<<Address>>
<<Address>>
<<Post Code>>

<<Date>>

Dear <<Name of Contact>>,

Re: <<Name of Contact>> Credit Account

Thank you for your recent application for credit with us. We have now received <<the
bank and trade references>>.

Unfortunately we do not feel we can grant you credit at the present time based on the
information received, but as we are keen to retain your custom we would be happy to re-
assess the situation in, say, six months. We will continue to supply you on a
payment on delivery basis.

If you feel there is particular information that we should take into account when we
not hesitate to forward this to us. We will reassess the application please do

Yours sincerely,

<<Name & Title>>

For and on behalf of <<Company Name>>