

[Print on Letterhead]

[Insert Property Address]

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

<<Date>>

Dear <<Tenant Name>>

**Your lease of <<Property Address>>**

As the rent arrears referred to in my letter of <<date>> have not yet been paid in full, I am/we are now considering bringing a formal Letter of Claim under the Pre-Action Protocol for Debt Claims.

> have not yet been paid in full, I am/we are now considering bringing a formal Letter of Claim under the Pre-Action Protocol for Debt Claims.

**Information about the debt**

1. The amount you owe 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 showing details of any interest and charges has been enclosed.]  
**OR**  
[The most recent statement of account has been enclosed. Since that statement was issued the following interest, administrative and other charges have been incurred in respect of the debt. <<insert details>>].]  
**OR**  
[No statements have been issued since the arrears were incurred the following interest, administrative and other charges have been incurred in respect of the debt. <<insert details>>].]
4. The rent arrears arise from the period <<insert date>> between <<party>> and <<party>>. A copy of the lease has been enclosed.
5. [You have offered to settle the arrears in regular instalments. This offer is not acceptable and I am/we are bringing a court claim because <<insert explanation>>.]
6. The rent arrears can be settled by <<insert method of payment>>. If you wish to make a payment please contact <<insert contact details of relevant person>>.

statement of account showing details of any interest and charges has been enclosed, which includes details of any interest and charges.]

most recent statement of account has been enclosed. Since that statement was issued the following interest, administrative and other charges have been incurred in respect of the debt. <<insert details>>].]

No statements have been issued since the arrears were incurred. Since the arrears were incurred the following interest, administrative and other charges have been incurred in respect of the debt. <<insert details>>].]

The rent arrears arise from the period <<insert date>> between <<party>> and <<party>>. A copy of the lease has been enclosed.

You have offered to settle the arrears in regular instalments. This offer is not acceptable and I am/we are bringing a court claim because <<insert explanation>>.]

The rent arrears can be settled by <<insert method of payment>>. If you wish to make a payment please contact <<insert contact details of relevant person>>.

**Enclosures**

Enclosed with this letter you will find <<insert details>>.

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

Your response

The Information Sheet explains w  
and, if necessary, the Financial  
within 30 days of the date at the to

u must complete the Reply Form  
them to me/us at <<address>>

Yours sincerely,

[For and on behalf of the] Landlor

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## ANNEX 1 INFORMATION SHEET

**You have received this notice in relation to a debt. This is to help you avoid court action.**

### **What should I do now to make sure I don't go to court unnecessarily?**

Read the enclosed letter from the business. Think about whether you owe the debt and whether the amount is correct. If you are unsure about how much money you owe, ask the business for more information. If you don't, ask the business for more information.

Once you have read the letter, consider your options.

- **Seeking debt advice.**

If you are in financial difficulty or unsure whether you owe the debt, or how you might pay it, you should seek advice. If you haven't been in contact with the business for a long time, you should work out whether you owe the debt, or how you might pay it.

The following organisations offer free, confidential advice:

Citizens Advice	03444 111 111 03444 777 777
Civil Legal Advice	0345 345 345
StepChange Debt Charity	0800 138 138
National Debtline	0808 808 808
AdviceUK	0300 777 777
Christians Against Poverty	0800 328 328

### **It is recommended that you seek advice if you have any doubt about whether you owe the debt, or how you might pay it.**

If you don't have a copy of the letter, or 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 and you have any questions or concerns, you should speak to the business as soon as possible. Their contact details should be in the letter.

- **Filling in the Reply Form.**

If you have not been able to resolve the debt with the business, you should fill in the Reply Form that was provided with the letter and send it back to the business. You should complete the form as much information as possible.

**Intends to take you to court. You should think about what to do next, including how to avoid court action, carefully.**

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<a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>
<a href="http://www.gov.uk/civil-legal-advice">www.gov.uk/civil-legal-advice</a>
<a href="http://www.stepchange.org">www.stepchange.org</a>
<a href="http://www.nationaldebtline.org">www.nationaldebtline.org</a>
<a href="http://www.adviceuk.org.uk">www.adviceuk.org.uk</a>
<a href="http://www.capuk.org">www.capuk.org</a>

### **If you have any doubt about whether you owe the debt, or how you might pay it, you should seek advice.**

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

If you agree you owe the debt and you have any questions or concerns, you should speak to the business as soon as possible. Their contact details should be in the letter.

If you have not been able to resolve the debt with the business, you should fill in the Reply Form that was provided with the letter and send it back to the business. You should complete the form as much information as possible.

to avoid court action being taken against you.

### 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 receive the Reply Form, you 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. Most entries stay on the Register for 6 years. You must pay the amount you owe within one month of the judgment.

Organisations such as banks, building societies and credit unions use the information on the Register when someone applies for a loan or overdraft. It helps them decide whether or not that person is likely to pay off a debt.

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

If you return the Reply Form within the 30-day period, the business will have at least a further 30 days to discuss the debt with you. During that time, the business cannot take you to court. During that time, you can resolve the matter, ideally without going to court.

If you request more information in writing, 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 Pre-Action Protocol for Debt Claims. If you have a debt claim, the Protocol tells them what to do. If you want to know more, the full Protocol is available at <https://www.justice.gov.uk/courts/procedure-rules/summary>.

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

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**YOU HAVE 30 DAYS FROM THE DATE OF THIS LETTER TO  
LETTER TO  
TOP OF THE ENCLOSED  
THIS FORM.  
IF YOU DON'T, IT COULD LEAD TO COURT PROCEEDINGS.**

If you have any questions or want to discuss the debt, please call the business that sent this letter as soon as possible.

Full name:  
Address and postcode:  
Contact telephone numbers:  
Email address:  
Reference:

**SECTION 1**  
Fill in one of the boxes below to tell us if you agree to pay the debt?  
If you have any doubt about whether you owe the debt, or if you want advice on any of the options available, please contact the Debt Advice Box Office.

<input type="checkbox"/> <b>BOX A</b> <b>I agree I owe the debt.</b> <i>Tick this box if you agree you owe the debt and the amount of the debt is correct.</i> IF YOU WILL PAY THE DEBT, GO TO SECTION 2. IF YOU NEED DEBT OR LEGAL ADVICE, GO TO SECTION 4.	
<input type="checkbox"/> <b>BOX B</b> <b>I owe some of the debt, but not all.</b> <i>Tick this box if you agree you owe some of the debt, for example if you think too much interest has been added or you haven't paid for a while.</i> The amount of debt I owe to you is: £ <i>Say how much you think you owe.</i> I don't owe any more than this. <i>Explain on a separate piece of paper and provide copies of any supporting evidence.</i> IF YOU WILL PAY THE PART OF THE DEBT, 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 you think the debt should be paid by someone else, or because you disagree with the credit agreement.*

**I dispute the debt because .....**

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

NOW GO TO SECTION 4.

**SECTION 3**

**Only complete this section if you are disputing the debt.**

**The letter from the business should say:**

☐ **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 details in the letter from the business. 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 the following:

**My proposals for repayment are:**

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

**I have provided a Financial Statement.**

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.*

*need help from a debt adviser to*

*it should be paid by someone else, or because you disagree with the credit agreement.*

*as much detail as possible and*

**say:**

**on 1 and you want to pay now.**

**pay. Keep a record of the**

*you are able to pay what you owe now. You should pay using the payment details in the letter from the business. 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 can't afford to repay, you should consider getting debt advice.**

*For example, how much you could pay now, how much you could pay each week, fortnight or month and when your first payment will be made.*

**ent 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 getting, or intend to get, 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 you are getting advice from.*

I am getting advice about .....

*Explain on a separate piece of paper what the debt is, and how you could pay.*

I have an appointment with an adviser on .....  
.....

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

I can't obtain advice within 30 days of my request.

*If it will take you longer than 30 days to get advice, explain on a separate piece of paper the reason for the delay.*

NOW COMPLETE SECTION 4.

getting, debt advice?

or you owe the debt or whether you

**SECTION 4: What documents do you have?**

in

Complete the boxes below to provide more information.

g with this form? What

?

et more information.

☐ **BOX H**

**I have provided documents.**

*Tick this box if you want to provide documents, such as a letter showing you have an appointment with an adviser.*

I have enclosed the following documents:

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

*Example you might want to provide a letter showing you paid some of the debt.*

☐ **BOX I**

**I need more documents or information.**

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

I need a copy of .....

*Additional documents or information that you need to provide:*

- A copy of the written contract for the debt
- A full statement of account, including the balance of the debt, explaining how the debt was incurred, and any payments already made
- A calculation of the interest claimed

*Documents you don't currently have.*

*Provide:*

*Charges included on the outstanding debt, and any payments already made*

- The annual or daily rate of interest
- A description of the nature and
- A copy of the notice of assignment

charges included in the debt

**Signature** ...../.....

**Print name** .....

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

**Make sure you keep a copy for reference in the future.**

**If your circumstances change, please contact us as soon as possible.**

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## 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: \_\_\_\_\_ 16-18: \_\_\_\_\_  
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 payments

### 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)



Signature: \_\_\_\_\_

Phone number: \_\_\_\_\_

Postcode: \_\_\_\_\_

Occupation: \_\_\_\_\_

Employment status: ☐ Full-time ☐ Part-time

Not working due to illness / disability ☐

Retired ☐ Carer ☐ Student ☐ Other ☐

Employment status: ☐ Full-time ☐ Part-time

Not working due to illness / disability ☐

Retired ☐ Carer ☐ Student ☐ Other ☐

(e.g. reasons for debt, circumstances, previous attempts to resolve)

\_\_\_\_\_

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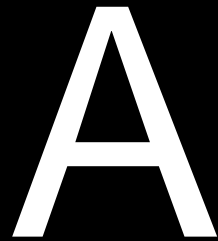
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Additional notes (e.g. reasons for debt, circumstances of the debt, etc.)  
e.g. Made redundant in June 2014 and was offered a redundancy payment  
e.g. Communications and leisure: Mobile phone, internet, etc.

Members abroad

This financial statement is an accurate record of the company's financial position.  
  
Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Version 1.0

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