

4 July 2007

A1234B

Telephone 0845 123456

IMPORTANT – YOU SHOULD READ THIS CAREFULLY

This is a **DEFAULT NOTICE** served under section 87(1) of the Consumer Credit Act 1974

Notes

IF YOU ARE UNABLE TO BRING THE ACCOUNT FULLY UP TO DATE WITHIN 14 DAYS, YOUR NAME MAY BE GIVEN TO CREDIT REFERENCE AGENCIES AS A DEFAULTING DEBTOR, WHICH MAY AFFECT YOUR ABILITY TO OBTAIN CREDIT IN THE FUTURE

Credit Reference Agencies are organisations, licensed by the Consumer Credit Act 1974, which hold information about people that is useful to lenders. Banks and Building Societies may contact these agencies for information to help them make various decisions, for example, whether or not to open an account or provide loans or grant credit. Banks and Building Societies may also give information to these agencies.

Account Number 000000000000123

Balance £5432.10

Arrears £1234.56

You are in breach of Clause 1 of your agreement with us in that you have failed to make payment of the arrears in the sum of £1234.56
We therefore require you to remedy the breach by paying the arrears by **19 July 2007**.

IF THE ACTION REQUIRED BY THIS NOTICE IS TAKEN BEFORE THE DATE SHOWN NO FURTHER ENFORCEMENT ACTION WILL BE TAKEN IN RESPECT OF THE BREACH

IF YOU DO NOT TAKE THE ACTION REQUIRED BY THIS NOTICE BEFORE THE DATE SHOWN THEN THE FURTHER ACTION SET OUT BELOW MAY BE TAKEN AGAINST YOU

We will terminate the Agreement by written notice to you.

We will require you to make immediate payment of the balance payable under the Agreement, specifically **£5432.10**.

IF YOU HAVE DIFFICULTY IN PAYING ANY SUM OWING UNDER THE AGREEMENT OR TAKING ANY OTHER ACTION REQUIRED BY THIS NOTICE, YOU CAN APPLY TO THE COURT WHICH MAY MAKE AN ORDER ALLOWING YOU OR ANY SURETY MORE TIME. IF YOU ARE NOT SURE WHAT TO DO, YOU SHOULD GET HELP AS SOON AS POSSIBLE, FOR EXAMPLE, YOU SHOULD CONTACT A SOLICITOR, YOUR LOCAL TRADING STANDARDS OFFICE OR YOUR NEAREST CITIZENS ADVICE BUREAU.

For and on behalf of the Credit Agency plc

Yours sincerely



John Jones
Head of Debt Management