

4 July 2007

Ref: ABC123/D0000045

1234

Mr John Smith
83 Sample St.
Townsville
Sussex,
S12 3FG

Dear Mr John Smith

Account number: 000000000001234
Account balance: £5432.10
Amount past due: £1234.56

FINAL DEMAND

You have failed to comply with the terms of the default notice and accordingly your credit card has been closed and we are making a final demand for the full amount you owe on your credit card account. Your card is now invalid and should be destroyed immediately together with any additional cards on your account.

As suitable payment arrangements have not been made on your account we will be registering your account with the credit reference Bureau as being in "Default".

We are now considering what further steps we should take to recover the sums owed to us, this may include:

- Instructing a **Debt Collection Agency** to collect the full balance
- Instigating **Court Proceedings** against you.

To avoid such serious action call us immediately on 0800 123456. Our telephones lines are open Monday to Friday 8.00am to 8.00pm and Saturday 8.00am to 1.00pm.

Yours sincerely

John Jones

John Jones
Collections Manager