

4 July 2007

Tel: 0845 123456
Fax: 0845 123457

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

Dear Sir

Ref: 12345
Account number: 000000000001234
Amount: £5432.10

We write with reference to the above account in order to advise you that the agreed repayment programme is due for review.

Could you please contact this office immediately to discuss this matter further.

Yours faithfully

Credit Agency plc

John Jones

Collections Department