Your address

 Agreement number/Account number:

Creditor name/Bank name and address

Date <XX/XX/XXXX>

Dear Sir/Madam,

**Request for breathing space on account**

I am writing to advise you that I am currently experiencing financial problems and am unable to maintain my monthly contractual payments to you.

I have contacted PayPlan for advice and have been advised that my first step is to write to you to request that you place my account on hold for 30 days and to ask that you freeze interest and charges.

In the meantime, I will complete an Income & Expenditure form and put together a list of all outstanding unsecured debts. I will send a copy of this to you to show what I can currently afford to pay monthly towards my account.

I would be grateful if you could confirm in writing that you have received this request and will grant the breathing space as requested please.

Yours faithfully,

<YOUR NAME>