Your address

 Agreement number/Account number:

Creditor name/Bank name and address

Date <XX/XX/XXXX>

Dear Sir/Madam,

**Request for payment relief**

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

I have contacted PayPlan for advice and have been advised to write to you with details of my current financial situation and let you know that I am unable to make any payments towards my outstanding balance at this time.

Please find enclosed a copy of my Income and Expenditure and details of any other outstanding debts I have. As you can see, I have a deficit budget and would be grateful for any help and support you could offer such as a payment break, until my situation improves.

I would also be grateful if you could please freeze any interest and charges to ensure my debt doesn’t increase in the meantime.

Yours faithfully,

<YOUR NAME>