Your Address  
Your Street  
Your Town  
Postcode

Creditor name  
Creditor Address  
Town  
Postcode

Date

Your reference: XXXXXXXX

Dear Sir/Madam

Account name: XXXXXX  
Account number: XXXXXX

I am sorry that I am unable to keep up my monthly payments to your company. This is because I am sick and unable to work. I have claimed benefits and am waiting to hear the outcome of my claim. My situation is unlikely to improve for at least 3 months.

I enclose a copy of my financial statement. This shows income and expenses for me. You will see from this information that I am unable to make any offer of payment at the moment.

I am making every effort to increase my income and will contact you again as soon as my financial circumstances improve.

In the meantime, it would be helpful if you could hold action on my account and agree to freeze interest and other charges to stop my debt increasing. If you are unable to agree to this, please advise of any alternative solutions you may have.

Thank you for your help and I look forward to hearing from you.

Yours faithfully,  
  
  
  
Your Name