[Enter your Name and Address here]

[Enter your Creditors Name and Address here]

[Enter Date here]

Dear Sir/Madam

WITHOUT PREJUDICE

Account / Reference Number: [Enter Creditors Account / Reference Number here]

With reference to the above, I would be grateful if you would send me a copy of my signed credit agreement.

I understand that under the Consumer Credit Act 1974 (Sections 77-79), I am entitled to receive a

copy of my credit agreement on request. I enclose a payment of £1.00 which represents the fee payable under the Consumer Credit Act.

I understand a copy of are credit agreement should be supplied within 12 working days.

I understand that under the Consumer Credit Act creditors are unable to enforce an agreement if they fail to comply with a request for a copy of the agreement under these sections of the Act.

I therefore look forward to hearing from you.

Yours faithfully

[Enter your Name here]