

Please quote our ref: 12345678/ABC/DEFG90

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

Help desk: 0800 123456

4 JULY 2007

Dear Mr John Smith

Your account with: Credit Agency
Account Number: 123456/78908765

Outstanding balance: £5432.10

We confirm that we are prepared to accept repayment of your debt by instalments. This concession is subject to **prompt and regular payment**, and is reviewable at our discretion.

You must ensure that payments reach us as follows:

An initial payment of £9.04 by 28/07/07 followed by monthly payments of £9.04 to reach us by the 28th day of each month.

A standing order mandate is attached which should be COMPLETED, SIGNED and FORWARDED TO YOUR BANKERS immediately.

One of the benefits of paying regularly is that no interest or charges will be added to your account whilst you maintain payments.

Upon full repayment of this debt your default registration with the relevant Credit Reference Agencies will be marked as satisfied.

If you wish to discuss your account call freephone 0800 123456. Our offices are open between the hours of 8.00am to 9.00pm (Mon-Thur), 8.00am to 8.00pm (Fri) and between 8.30am and 1.30pm (Sat).

Yours sincerely

John Jones

Standing Order Mandate

To _____
name of bank

postal address of branch

Please pay **Credit Agency PO Box 123 Manchester** Sorting code **12-34-56**

for the credit of
the undermentioned payments and debit my/our account accordingly:

Account number

Quoting reference

Number of consecutive payments	Due date	Frequency	Amount	Commencing date	Finishing date
followed by					
followed by					

Account to be debited

Account number

Bank sorting code

Signature/s _____ Date _____

Address of customer _____