*Name of organisation you are writing to*

*Their address line 1*

*Their address line 2*

*Their address line 3*

*Their address line 4*

*Their post code*

Date: *today’s date*

Dear Sir/Madam

Account No: *Your account or reference number*

Thank you for your *letter/telephone call* concerning the above account.

You have confirmed that you are not willing to write off my outstanding debt, despite me notifying you that I cannot realistically maintain payments of any kind.

Please note, I have registered with the Vulnerability Registration Service ('VRS') because I want to ensure that your organisation is aware of my current circumstances.

Now you are aware of my circumstances I am again requesting that you reconsider writing off my debt.

Please ensure that you freeze any interest and charges on my account immediately to avoid my situation getting worse. I would be grateful if you could provide me with any support that you feel would be helpful to me.

I look forward to hearing from you.

Yours faithfully

*Include your full name*