*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 recent *letter/telephone call* about the above account.

I am sorry that you feel unable to accept the payment offer which I have made.

I cannot offer you more because I can only afford £*enter amount* each month between all my creditors, and it would be wrong to stop or reduce payments to my other creditors in favour of your company.

I have worked out my offer to you on a pro-rata basis. This is the same method that the County Court uses to work out repayments.

As a gesture of goodwill, I will be making the payments that I have offered to your company from now on.

If my financial circumstance improves, I will contact you again.

I look forward to hearing from you as soon as possible.

Yours faithfully

*Include your full name*