*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*

You have contacted me about the account with the above reference number, which you claim I owe. I do not admit any liability for your claim.

Under the **Limitation Act 1980 Section 5**:

**“An action founded on simple contract shall not be brought after the expiration of six years from the date on which the cause of action accrued.”**

Also, the Financial Conduct Authority's **Consumer Credit sourcebook** states the following.

**"...a firm must not attempt to recover a statute barred debt in England, Wales or Northern Ireland if the lender or owner has not been in contact with the customer during the limitation period." 7.15.4**

**"A firm must not continue to demand payment from a customer after the customer has stated that he will not be paying the debt because it is statute barred." 7.15.8**

Unless you can provide evidence of payment or written contact from me in the relevant period under **Section 5 of the Limitation Act**, you are no longer able to take any court action against me to recover the amount you allege I owe.

Please confirm in writing that you will not make any further contact about the above claim and confirm that this matter is now closed.

Yours faithfully

*Include your full name*