

## OFFER LETTER TO A NON-PRIORITY CREDITOR

You can use this letter when you have some money available to offer your non-priority creditors. You can use the budgeting sheet to work out your budget and how much you can offer to each of your non-priority creditors.

This template is to be used for guidance, and may not suit every situation. If you feel that you need more help then contact us for a telephone appointment with a Money Adviser

**Your address** .....

.....  
.....

**Date** .....

**Creditor's name** .....

**Address** .....

.....

Dear Sirs

**REF NO/ACCOUNT NO** .....

I am sorry that I am unable to keep up my monthly payments to your company. This is because I have been affected financially by the coronavirus pandemic.

I enclose a copy of my financial statement. This shows income and expenses for me and the offers I can make to my creditors. The offers have been worked out based on what I owe so that each creditor gets a fair share of my available money.

The amount I can pay you is ..... a month. I will be able to make my first payment on .....

Please agree to freeze interest and other charges on my account as long as I keep to the payments, I will let you know about any changes in my circumstances.

If you are unable to accept my offer and to freeze interest and charges, please explain why.

Thank you for your help. I look forward to hearing from you.

Yours faithfully

**YOUR NAME**