

Sample letter

Letter to creditor / collection agency - Statute barred debt

(copy and paste the contents below into a new document)

Date

YOUR NAME

Address

Re: NAME OF DEBT / Account or Reference number if you have it

Dear Sir or Madam,

You have been in contact with me regarding the above noted account.

The last payment made to this debt was over six years ago. No more acknowledgement or payment has been made since that time.

Unless you can provide evidence that payment or written contact from me has taken place within this period, then under section 2(1)(e) of the Limitation of Actions Act 1989, you will no longer be able to take court action against me to recover this debt. As a result, any court claim will be defended using this.

Should you have evidence that this debt is not statute barred then please send this to me within 21 days. Should you not have any evidence then please confirm you will not pursue me for this debt.

Regards,

YOUR NAME