**LETTER TEMPLATE**

**DISPUTE SETTELEMENT LETTER**

**[name of the Organisation you are writing to]**

**[their address line 1]**

**[their address line 2]**

**[their address line 3]**

**[their postcode]**

**[date]**

Dear **[Name]**

**Without prejudice**

Account No: **[your account or reference number]**

I am getting advice from National Debtlike on dealing with my financial situation and choosing the right debt solution for me. I am writing about the money which you are claiming on the above account.

I can confirm that I am unable to pay the money which I owe in full.

*[include a paragraph explaining your circumstances and details of your financial situation that you want the creditor to take into account.]*

However, I can raise £ **[enter the amount which you can afford to pay.]** and I want to offer this as full and final settlement of the account. I am making this offer on the clear understanding that, if you accept it, neither you nor any associate company will take any other action to collect or enforce this debt in any way and that I will be released from any liability.

If you accept this offer, please confirm that you will mark my credit reference agency file to show that the above account has been paid for and closed.

I can pay the amount I have offered within [enter the number of days or weeks within which you will pay.]\* of receiving your written agreement of this offer.

Please give me details of how I can pay. I look forward to hearing from you.

**(Please note, all further correspondence should be addressed to me. National Debtline are a self-help agency and are not acting as my representative).**

Yours faithfully

**[include your full name]**

**[your address line 1]**

**[your address line 2]**

**[your address line 3]**

**[your postcode]**