Your Address

Your Address

Your Address

Your Address

Creditor Address

Creditor Address

Creditor Address

Creditor Address

[Date]

**Ref: [Reference Number]**

In response to your letter dated [Date]

I do not admit liability for this debt. The last payment to this debt was made over 6 years ago and since then I have not acknowledged this debt or made any further payment to it.

As this debt is statute barred, you cannot take court action unless you can provide evidence of payment or written contact from me within this period. This is stated in s5 Limitation Act 1980 and any court claim will be defended on this basis.

If you have evidence that this debt isn’t statute barred then please send it to me within 21 days of this letter’s date.

The Financial Conduct Authority state in CONC 7.15 that a firm must not attempt to recover a statute barred debt where they haven’t been in contact with the customer during the relevant period. Also, a firm must stop demanding payments to a statute barred debt where the customer has stated they will not be paying it.

Please confirm in writing that you won’t pursue me further for this debt.

Yours Sincerely

[Your Name]