

[Name of organisation]

[Their address line 1]

[Their address lin2]

[Their postcode]

[Your address line 1]

[Your address line 2]

[Your address postcode]

[Today's date]

Dear Sir/Madam

**Account No:** [Your account number]

Thank you for your recent about the above account.

I am sorry that you feel unable to accept the offer which I have made. Most of my other creditors have accepted the offers made to them and I have begun making payments. I cannot offer you more because I can only afford £[amount offered] each month between all my creditors, and it would be wrong to stop or reduce payments to my other creditors in favour of your company. I have worked out my offer to you on a pro-rata basis. This is the same method that the County Court uses to work out repayments.

As my other creditors have agreed to my repayment offers, please reconsider my offer. As a gesture of goodwill, I will be making the payments that I have offered to your company from now on.

I look forward to hearing from you.

Yours faithfully

[Your full name]