Your name

Your address here

Creditor’s name here

Creditor’s address here

Date

Dear Sir/Madam

Re: Account/Reference Number

WITHOUT PREJUDICE

You have contacted me regarding the account with the above reference number, which you claim is owed by myself.

I would point out that under the Limitation Act 1980 Section 5 “an action founded on simple contract shall not be brought after the expiration of six years from the date on which the cause of action accrued”.

I would also point out that the OFT say under their Debt Collection Guidance on statute barred debt that “it is unfair to pursue the debt if the debtor has heard nothing from the creditor during the relevant limitation period”.

The last correspondence/payment/acknowledgement or payment of this debt was made over six years ago and no further acknowledgement or payment has been made since that time.

Unless you can provide evidence of payment or written contact from me in the relevant period under Section 5 of the Limitation Act, I suggest that you are no longer able to take any court action against me to recover the alleged amount claimed.

The OFT Debt Collection Guidance states further that “continuing to press for payment after a debtor has stated that they will not be paying a debt because it is statue barred could amount to harassment contrary to section 40 (1) of the Administration of Justice Act 1970”.

I await your written confirmation that no further contact will be made concerning the above account and confirmation that this matter is now closed.

I look forward to hearing from you as soon as possible.

Yours faithfully

Sign your name here

Print your name here