

Request for a copy of the credit agreement and a breakdown of the account details including charges

Creditor address

Dear Sir/Madam

Account No:

With reference to the above agreement, we would be grateful if you would send us a copy of this credit agreement and a full breakdown of the account including any interest or charges applied.

We understand that under the **Consumer Credit Act 1974 [sections 77-79]** we are entitled to receive a copy of any credit agreement and a statement of account on request. We enclose a payment of £1 which represents the fee payable under the **Consumer Credit Act 1974**.

We understand a copy of any credit agreement along with a statement of account should be supplied within **12 working days**.

We understand that under the **Consumer Credit Act 1974** creditors are unable to enforce an agreement if they fail to comply with the request for a copy of the agreement and statement of account under these sections of the Act.

We look forward to hearing from you.

Yours faithfully