

**Statute barred 6-year limit applies**

**WITHOUT PREJUDICE**

*Creditor address*

Dear Sir/Madam

**Acc/Ref No:**

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

We 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..

We 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 **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 us in the relevant period under **Section 5** of the **Limitation Act**, we suggest that you are no longer able to take any court action against us 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 statute barred could amount to harassment contrary to **section 40 (1) of the Administration of Justice Act 1970**..

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

We look forward to your reply.

Yours faithfully