

**Letter asking the creditor to reconsider your offer of payment.**

Use this letter when the creditor has refused your offer of payment and you are asking them to reconsider.

Your Name  
Address and  
Postcode

Date:

Creditors Name  
Address and  
Postcode

Dear Sir/Madam

**Account No:**

Thank you for your letter/telephone call of....., concerning the above account.

I am/we are disappointed that you feel unable to accept the offer which I/we have made. The majority of my/our other creditors have accepted the offers made to them and I/we have commenced payments.

I/we cannot offer you more because I/we can only afford £..... per month between all my/our other creditors, and it would be wrong to reduce payments to my/our other creditors in favour of your company. The offer made to you is on a pro rata basis, as used by the county court.

I/We would ask if you would kindly reconsider my/our offer. I/we will be making the payments in line with the offer to your company, on a weekly/monthly basis, as a gesture of goodwill.

If my/our circumstances improve I/we will revise our offer to you.

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

Yours faithfully

[Your signature]