

**Creditor name and address:**

Account/Agreement No:

**Your name and address:**

Date:

Dear Sirs

**Statute barred debt**

I don't admit liability for this debt. The last payment to this debt was made over 6 years ago and since then I have not acknowledged this debt or made any further payment to it.

As this debt is statute barred, you cannot take court action unless you can provide evidence of payment or written contact from me within this period. This is stated in s5 Limitation Act 1980, and any court claim will be defended on this basis.

If you have evidence that this debt isn't statute barred then please send it to me within 21 days.

The Financial Conduct Authority state in CONC 7.15 that a firm must not attempt to recover a statute barred debt where they haven't been in contact with the customer during the relevant period. And that a firm must stop demanding payments to a statute barred debt where the customer has stated they won't be paying it.

Please confirm in writing that you won't pursue me further for this debt.

Yours faithfully

Your name