

SAMPLE LETTER

TO A CREDITOR OR DEBT COLLECTOR REQUESTING DOCUMENTS NO.2

Important:

This sample letter has been produced by Consumer Credit Legal Service (WA) Inc and is to be used as a guide only. **Seek legal advice if you have any queries relating to your specific issue.** You may ring us on (08) 9221 7066 for legal advice.

As a borrower, you are entitled to request copies of loan documents and related information. Obtaining these documents is useful if you dispute that you owe a debt or dispute the specific amount of the debt.

If after you receive the information requested by the [Sample Letter Requesting Information From a Creditor or Debt Collector No.1](#). (**Sample Letter No.1**), you still dispute the existence or the value of the debt, you can use this letter to request further information in relation to the alleged debt. This information will assist in assessing the basis of the alleged debt. Alternatively, if you have been given most of the information referred to in the Sample Letter No.1, you can prepare and send this letter to the creditor or debt collector.

If you have sent a Sample Letter No.1, you should attach it to this letter. If you did not send this first letter, delete the first paragraph of this letter.

If after you receive the documents requested in this letter you would like help in understanding these documents and knowing what to do next, please contact us for legal advice on the number above.

Insert your details where appropriate and delete any information that does not apply to you. Always date your letters. Always keep a copy of the letter you send.

[YOUR NAME]
[YOUR ADDRESS]

WITHOUT PREJUDICE

[TODAY'S DATE]

[CREDITOR' OR DEBT COLLECTOR'S NAME]
[CREDITOR'S OR DEBT COLLECTOR'S ADDRESS]

Dear Sirs or Mesdames

RE: [NAME]

REF: [REFERENCE NUMBER]

I refer to my letter dated [DATE OF LETTER REQUESTING DOCUMENTS] requesting details and associated documents in relation to the debt [CREDITOR'S OR DEBT COLLECTOR'S NAME] alleges that I owe it. I **enclose** a copy of that letter for your reference.

Please provide a copy of the following to me within the statutory period of 30 days from the date of this letter:

1. any signed contract(s) and mortgages, including the Terms and Conditions, in accordance with section 185 (1)(a) of the *National Credit Code*;
2. any credit-related insurance contract in accordance with section 185(1)(b) of the *National Credit Code*;
3. a statement of account for the whole of the period of the loan in accordance with section 36 of the *National Credit Code*;
4. a statement of the payout figure and how this amount was calculated in accordance with section 83 of the *National Credit Code*;
5. the applications for finance and supporting documents used in support of, and assessment of, the loan application;
6. any notices under section 73 (changes) and section 88 (default), section 102 (goods possession) in accordance with section 185(1)(c) of the *National Credit Code*;
7. any other notices issued under the *National Credit Code*; in accordance with section 185(1)(c) of the *National Credit Code*;
8. the Form 13 occupier's consent to enter premises in accordance with section 99(2) of the *National Credit Code* and section 87 of the *National Consumer Protection Regulations 2010*;
9. the credit guide provided in accordance with section 126 of the *National Consumer Credit Protection Act 2009 (Cth)*; and
10. the assessment of unsuitability in accordance with section 132 of the *National Consumer Credit Protection Act 2009 (Cth)*.

Please send the above documents me at [EMAIL ADDRESS].

Yours faithfully,

[YOUR NAME]