

## SAMPLE LETTER

### REQUESTING DOCUMENTS FROM A CREDITOR OR DEBT COLLECTOR

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.

This letter can be used to obtain basic information about a debt that a creditor or debt collector alleges that you owe. If after you receive the information requested by this letter, you still dispute the existence or the value of the debt, you can use our [Sample Letter to a Creditor or Debt Collector that has not provided documents](#) to request further information in relation to the alleged debt. Insert your details where appropriate and delete the square brackets and any information that does not apply to you.

Always date your letters. Always keep a copy of the letter you send and a copy of any response from your creditor or a debt collector.

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[YOUR NAME]

[YOUR ADDRESS]

WITHOUT PREJUDICE

[TODAY'S DATE]

[CREDITOR'S OR DEBT COLLECTOR'S NAME]

[CREDITOR'S OR DEBT COLLECTOR'S ADDRESS]

To whom it may concern,

RE: Alleged debt to [CREDITOR'S OR DEBT COLLECTOR'S NAME]  
Account No. [ACCOUNT NUMBER]

I write to request documents in relation to the above alleged debt.

Please provide the relevant documents to me within the statutory period of 30 days from the date of this letter.

1. Copy of the signed contracts and mortgages, including the Terms and Conditions, in accordance with section 185 (1)(a) of the *National Credit Code*;
2. Copy of any credit-related insurance contract in your possession in accordance with section 185(1)(b) of the *National Credit Code*;
3. Statement of account for the whole of the period of the loan in accordance with section 36 of the *National Credit Code*;

4. Statement of the payout figure and how this amount was calculated in accordance with section 83 of the *National Credit Code*;
5. Copy of the applications for finance and supporting documents provided in support of the application;
6. Copy of any notices under section 73, in accordance with section 185(1)(c) of the *National Credit Code*; and
7. Copy of any other notices issued under the *National Credit Code*; in accordance with section 185(1)(c) of the *National Credit Code*.
8. Copy of 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. Copy of the credit guide provided in accordance with section 126 of the *National Consumer Credit Protection Act 2009 (Cth)*; and
10. Copy of the assessment of unsuitability in accordance with section 132 of the *National Consumer Credit Protection Act 2009 (Cth)*.

Please send the above information to me at [YOUR ADDRESS/EMAIL ADDRESS].

If you have any questions, please contact me on [YOUR EMAIL ADDRESS].

Yours faithfully,

**Your Name**