

## SAMPLE LETTER

### REQUESTING INFORMATION FROM A CREDITOR OR DEBT COLLECTOR NO.1

**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.

[YOUR NAME]  
[YOUR ADDRESS]

**WITHOUT PREJUDICE**

[TODAY'S DATE]

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

Dear Sir/Madame

**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 following to me within 7 days from the date of this letter:

1. Details about the alleged debt including, information about:
  - a. what the alleged debt relates to;
  - b. who are the parties to any alleged contract giving rise to the debt;
  - c. when the alleged debt came into existence;
  - d. what the alleged total payable by me is to date;

- e. what the alleged agreed repayment terms are; and
  - f. particulars of any alleged default.
2. Copy of the signed contract(s) and any mortgages, including the Terms and Conditions.

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

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

Yours faithfully

[YOUR NAME]

SAMPLE