<Date>

Hardship Department

By Email

Re: <ENTER YOUR NAME HERE>

**Notice of Financial Difficulty & Request for Assistance**

Dear Sir/Madam,

I/We write regarding the accounts listed below:

|  |  |
| --- | --- |
| Creditor | Account # |
| <<Name of Creditor>> | <<Account Number Here>> |
| <<Name of Creditor>> | <<Account Number Here>> |
| <<Name of Creditor>> | <<Account Number Here>> |
| <<Name of Creditor>> | <<Account Number Here>> |
| <<Name of Creditor>> | <<Account Number Here>> |
| <<Name of Creditor>> | <<Account Number Here>> |
| <<Name of Creditor>> | <<Account Number Here>> |
| <<Name of Creditor>> | <<Account Number Here>> |
| <<Name of Creditor>> | <<Account Number Here>> |

Due to a change in my circumstances, I’m currently unable to make payments on this loan. The reasons for my financial difficulty are:

<<insert reason for change in circumstances below here, e.g. loss of job, mental illness, relationship breakdown, illness etc>>,

* Reason 1
* Reason 2
* Reason 3
* Reason 4
* Reason 5

I/We believe my circumstances will change and because of this, ask that you provide a hold on repayments for a period of <<XX>> months with nil interest, fees or charges.

I/We hope that give my/our circumstances that you will consider my offer given my/our commitment to meeting my obligations once my/our circumstances change.

Sincerely

<<Customer Name(s)>>

<<Phone No.>>

<<Email>>