[Enter Your Name and Address here]

[Enter Creditors Name and Address here]

[Enter Date here]  
  
  
Dear Sir/Madam

Account / Reference Number: [Enter Creditors Account / Reference number here]

I am writing regarding the above account to inform you that I am seeking advice and assistance regarding my current financial difficulties.

To this end, I would appreciate if you could hold any action on the above account for a period of at least 28 days.

Also, during this period, I would appreciate if could you freeze interest and/or any other charges accruing on the above account, as to ensure my financial difficulties do not deteriorate further.

I look forward to hearing from you as soon as possible.

Yours faithfully

[Enter Your Name here]