**Sample letter: How to get information about your loan**

Date

Dear Sir/Madam

Account details:
Please provide the following information about the above account:

1. Copies of all documents relating to the above account pursuant to section 185(1) of the National Credit Code (the Code) including:

* the credit contract, mortgage or guarantee
* any credit-related insurance contract in your possession
* any notices you have sent to me.

2. A statement of amount owing in accordance with section 34(1)-(12) of the Code setting out:

* the current balance of the account,
* any amounts credited or debited during the period (state period – this might be the entire period, ie "from the date the contract was entered to the date of this letter")
* any amounts overdue and when each such amount became due
* any amount payable and the date it became due.

3. A statement of pay out figure as at (insert the date you want) with details of items which make up that amount in accordance with section 83 of the Code.

4. A copy of the assessment of suitability under section 132 of the National Consumer Credit Protection Act 2009 (Cth) (if applicable).

I look forward to receiving the above information and documentation within the time limits specified in the Code.

I/We request that you hold any action in relation to the subject account until at least [14] days after the documentation requested has been received to allow me/us time to seek advice. If you are unable to agree to this request kindly advise immediately and I/we will take steps to protect my/our position.

Please note that in requesting the above documents, I/we am/are not acknowledging liability for any amount alleged to be outstanding on the loan.

Yours faithfully
(Your Name)