\**You will need to amend the letters below to reflect the unique circumstances of your case. Delete anything which does not apply in your situation.*

**Sample letter – requesting information about your loan**

\***Your address\***

**\*Your email address”**

Date

**\*Lender's Address/fax/email\***

Dear Sir/Madam

Account details: **\*insert your account number here\***

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 36(1) of the Code setting out:

* the current balance of the account,
* any amounts credited or debited 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 today’s date 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) (**the NCCPA**) (if applicable).

5. If the credit contract is a payday loan, bank statements for the 90 day period before the assessment of suitability as required by section 130(1A) of the NCCPA.

6. If the credit contract is a payday loan entered into after 11 June 2023, any documents evidencing the assessment that the loan was suitable, including the enquiries and verifications made, as required by sections 124C & 133CE of the NCCPA.

7. If the credit contract is a consumer lease for household goods and entered into after 11 June 2023:

a. any document evidencing the assessment that the loan was suitable, including enquiries and verifications made, as required by section 156C of the NCCPA.

b. Bank statements for the 90 period before the assessment of suitability as required by sections 140 (1A) & 153 (1A) of the NCCPA.

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

I 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 time to seek advice. If you are unable to agree to this request kindly advise immediately and I will take steps to protect my position.

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

Yours faithfully

(Your Name)