[Your name]

[Address line 1]

[Address line 2]

[Address line 3]

[Postcode]

[Date]

[Loan company name and department]

[Address line 1]

[Address line 2]

[Address line 3]

[Postcode]

Dear Sir/Madam

**Re: Loan number [insert loan number]**

I am writing to complain about the service I have received from [insert name(s) of loan company] in relation to [the insert loan amount] you sold me on [insert date].

My complaint relates to [insert details of complaint – examples could be that the loan company did not check your level of income to ensure you could afford to repay the loan /

* did not make it clear how much it would cost to repay /
* did not tell you in advance that they were going to take money from your bank account /
* not treated you sympathetically if you had problems repaying the loan /
* did not offer to freeze interest and charges and suggest a reasonable repayment plan

This has put me in a very difficult financial situation. [state your situation – for example, you are on a low income and unable to repay the loan as well as pay rent/mortgage, pay child maintenance, council tax, gas and electricity bills.

To enable me to repay the loan, I would like you to [state what you would like the loan company to do and suggest a timescale. For example, freeze on-going interest and charges, and allow you to repay a small regular amount each week until the balance is repaid. As outlined in the Financial Conduct Authority’s guidance on irresponsible lending, you have a duty to treat me fairly and consider my request if a customer informs you they are not able to make payments.

If I’m not happy with your response, I will take my complaint to the Financial Ombudsman Service. I’m aware that you have eight weeks in which to look into my complaint and respond. I look forward to receiving your response.

Yours faithfully

[Insert signature]

[Your full name]