

Template Letter: Statute Barred Debt Check

(Use this to request confirmation without resetting the limitation clock)

[Your Name]

[Your Address]

[Postcode]

[Date]

To: [Debt Collection Company Name]

[Address]

[Postcode]

Re: Account Reference [Insert Ref Number]

Dear Sir/Madam,

I am writing in regard to the above account, which you claim is owed by me.

I do not acknowledge any liability for this debt. However, I am requesting further information to establish whether it is legally enforceable.

In particular, please confirm:

- The date of the last payment made towards this account
- The date of any written acknowledgement of the debt (if applicable)
- Whether any court action has been taken in relation to this debt

This request is made under the **Limitation Act 1980**, which sets out the legal timeframe for enforcement of certain debts in England and Wales.

Please be advised that this is not an admission of liability or a payment offer.

Yours faithfully,

[Your Signature (if posting)]

[Your Name (printed)]
