

## FORM 2

### RESPONSE TO LETTER OF CLAIM

To: [Creditor / creditor's solicitors]  
[Address]

I / we acknowledge receipt of the Letter of Claim dated [date] and its enclosures on [date of receipt].

#### **Details of Dispute**

1	Debtor's full name and address.	
2	Amount of debt, including interest and other charges (if any) that is accepted.	
3	Amount of debt, including interest and other charges (if any) that is disputed.	
4	If claim is fully accepted: <ul style="list-style-type: none"><li>- statement that claim is fully accepted</li><li>- payment schedule that you wish to propose to creditor</li></ul>	
5	If claim is partially accepted: <ul style="list-style-type: none"><li>- areas of claim that you accept</li><li>- payment schedule that you wish to propose to creditor for such areas of claim</li><li>- areas of claim that you dispute</li><li>- reasons for disputing such areas of claim (eg, details of defects in the goods sold or services supplied, payments made but not taken into account in the creditor's Letter of Claim, etc.)</li></ul>	
6	If claim is wholly rejected: <ul style="list-style-type: none"><li>- statement that claim is wholly rejected</li><li>- reasons for disputing such areas of claim (eg, details of defects in the goods sold or services supplied, payments made but not taken into account in the creditor's Letter of Claim, etc.)</li></ul>	
7	If more information / documents required from creditor:	

	<ul style="list-style-type: none"> <li>- a brief description of the information / documents required</li> <li>- date range of information / documents require</li> <li>- reasons for seeking such information /documents</li> </ul>	
8	<p>If you have a counterclaim against creditor:</p> <ul style="list-style-type: none"> <li>- quantum of counterclaim</li> <li>- reasons for supporting counterclaim</li> </ul>	

**Supporting Documents**

Enclosed with this Response are documents supporting the reasons provided to dispute the amount claimed by the creditor in the Letter of Claim.

**ADR Options**

State whether you are agreeable to the ADR option proposed by the creditor in the Letter of Claim. If you are not agreeable to the proposed ADR option, counter-propose your preferred ADR option as a form of dispute resolution.

Yours faithfully

[Signed off by debtor / debtor's solicitors]