

Letter of Demand for Forbearance

Date: [Insert Date]

To: [Credit Card Company Name]

Address: [Credit Card Company Address]

Account Number: [Your Account Number]

Dear [Customer Service Department/Specific Contact Name],

I hope this message finds you well. I am writing to formally request a forbearance on my credit card payments due to unforeseen financial difficulties I am currently experiencing.

As a loyal customer, I have always made my payments on time; however, due to [briefly explain your circumstances, e.g., loss of employment, medical issues], I am now struggling to meet my financial obligations.

In light of these circumstances, I kindly ask for your understanding and support by granting me a forbearance period of [suggest a specific timeframe, e.g., 3-6 months] during which I would not be required to make payments. This assistance would greatly alleviate my financial burden and allow me to stabilize my situation.

I am committed to resuming my payments as soon as my circumstances improve and I appreciate any flexibility you can provide during this challenging time.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]