

Orange Money Ltd  
39-41 North Road  
London  
N7 9DP  
Tel: 0800 011 4787

@Date@

### **NOTICE OF SUMS IN ARREARS**

We are writing in respect of your EZBOB loan agreement with account number @AccountNumber@ entered into on @AccountDate@.

The Consumer Credit Act 1974 requires us to send you this notice because you have missed repayments due under your loan agreement.

If you have not already done so, please contact us to discuss your missed payments as we would like to help you with any financial difficulties you may be experiencing.

The total balance of your loan account as at @BalanceDate@ was £ @BalanceAmount@.

The amount of arrears in respect of which we are sending you this notice are made up of the following:-

Repayment Amount	Date Due	Amount paid	Date of payment	Arrears
£ @RepAmount@	@DueDate@	0		@Arrears@
£ @RepAmount@	@DueDate@	0		£ @Arrears@
		<b>Total arrears:</b>		£ @Arrears@

This is not a demand for immediate payment if we have already reached a repayment agreement with you. If an arrangement has been made this will cover the arrears in this notice and you need not contact us. If we have not agreed a repayment arrangement then please contact us.

### **Default sums and interest**

You may have to pay default sums and interest in relation to the missed or partly made payments referred to in this notice. Please contact us if you would like further details. This notice does not take account of any payments received after the date of the notice.

### **Notices**

For so long as you continue to be behind with your payments by any amount, you will be sent notices about this at least every six months. We are not required to send you notices more frequently than this, even if you get further behind with your payments in between notices.

### **Financial Conduct Authority Information Sheet**

This notice should include a copy of the current information sheet on arrears prepared by the Financial Conduct Authority. This contains important information about your rights and where to go for support and advice, for example on applying for a Time Order as well as our right to charge you interest. If it is not included you should contact us to get one. Please refer to the Financial Conduct Authority information sheet for more information about how to get advice on dealing with your debt.

Yours sincerely

Orange Money Ltd