



Mr Michael Allison
16 Whitelaw Avenue
Glenboig
Coalbridge
Lanarkshire
ML5 2PX



Zone B

771D414120E-73221A007
301W1015F-00140



YOUR OUTSTANDING ACCOUNTS		
ORIGINAL COMPANY NAME	LOWELL REF	BALANCE
Zopa Bank Limited	472306109	£1314.21
NewDay Ltd	462102211	£1344.06
NatWest Group plc	483684799	£5710.76

~~Raymond Baker~~
Raymond Baker

Certified to be a true copy of the original document and a true likeness of the client.
Name: Raymond Baker FCA No: RVB000005

Signed:
Date: 11/8/2026

Dear Mr Allison

What legal action means

We really want to work with you, and we've attempted to engage with you repeatedly. If we don't hear from you in the next 15 days, we may pass your account(s) to a solicitor to recover what you owe.

It's not too late to get in touch

We want to work with you to avoid legal action. If we take legal action, this means:

- We will instruct solicitors to take legal action on one or more of the accounts listed above.
- A writ or summons would be issued by the Court demanding payment of the outstanding balance.
- Additional fees, including solicitors' costs and interest, could be added to what you owe, therefore increasing your outstanding balance.
- If a Decree is granted, we may apply for an Inhibition on your house, which would prevent you from selling your property until you have paid or apply for an attachment order on your wages.

Set up an affordable payment plan today at lowell.co.uk or on our app. To speak to our friendly team, call 0333 556 5702.



Scan to download the Lowell app



lowell.co.uk



0333 556 5702
Mon-Fri 9am-6.30pm
& Sat 9am-4pm



PO Box 13079
HARLOW, CM20 9TE

Yours sincerely

Lowell Customer Team

You may have other accounts that are not included on this letter. To review all of your accounts, please call us, or visit lowell.co.uk.



Sharon, 29/07/2024, Coleraine, UK
The website is so easy to understand and straightforward to use. I set up a plan in 5 mins, no problem!



Andy, 20/08/2024, Scarborough, UK
They really are there to help, just be honest and don't be afraid to talk about your debt - they are very empathetic.

Manage your account online
Some people find it easier to manage their own account. You can set up payments on our website lowell.co.uk

Independent free debt advice available
moneyhelper.org.uk
0800 138 7777
Government-backed, free, impartial money advice (see reverse for more info).