**[Insert Bank Name and Address] [Insert Date]**

Dear Sirs

**[Insert company name and address]**

The following information is given in confidence for your private use only without responsibility on the part of this bank, or the writer and where the information has been obtained from another bank or informant, without responsibility on the part of themselves or of the officials

**[Insert company name]** are good for the normal business engagements and financial commitments. It is not thought that the owners would enter into any commitment that they could not see their way clear to fulfil.

This bank is not a credit reference agency within the terms of section 145 (8) of the Consumer Credit Act, 1974. Subject to the obligations of the credit reference agencies under the Act, disclosure of the content and source of this opinion is not required.

Yours faithfully

**[Insert name of bank staff writing this letter]**