Cover Letter to Your MP

[Your Name]
[Your Address]
[Postcode]
[Email Address]
[Date]

[MP's Name]
House of Commons
London
SW1A 0AA

Dear **[MP's Name]**,

I am writing to you as a constituent to raise a serious and growing issue affecting people with mental-health conditions in our community: the way current credit-scoring systems and lending practices misinterpret distress-driven financial behaviour, leading to avoidable harm.

I have enclosed a report I have prepared, drawing on behavioural-science research, regulatory evidence and lived experience. It shows how certain credit algorithms routinely misclassify indicators of emotional distress — such as sudden spending spikes, long minimum-payment streaks and obsessive balance checking — as signs of "engagement" or "reliability". This misclassification can result in automatic credit-limit increases and deeper debt cycles at precisely the moment when individuals are most vulnerable.

Although the Financial Conduct Authority recognises mental health as a vulnerability factor, there are significant gaps in current regulation. These include the absence of explicit oversight of algorithmic harm, weak duties on firms to proactively identify vulnerability, and insufficient safeguards around credit-limit increases. My report outlines these gaps and proposes practical, proportionate reforms that would protect vulnerable consumers without restricting access to fair credit.

I am asking for your support in raising this issue with the Financial Conduct Authority and HM Treasury, and in encouraging a review of how credit-scoring systems interact with mental-health-related financial vulnerability. I would be grateful if you could:

• write to the FCA requesting clarification on how firms are expected to assess algorithmic harm under the Consumer Duty;
• raise the issue with the Economic Secretary to the Treasury;
• consider submitting written parliamentary questions on the regulation of credit-limit increases and the treatment of vulnerable customers.

This is not a party-political matter. It is a consumer-protection issue that affects people across all demographics, and one that can be addressed through targeted, evidence-based reform.

I would welcome the opportunity to meet with you to discuss this further, and I am happy to provide any additional information you may require.

Thank you for your time and for your service to our constituency.

Yours sincerely,
[Your Name]