

*Notes (do not include these in the letter):

- This letter is the first contact for sending to a customer with an overdue account. You should not go to Court without sending a formal letter before action which complies with Court rules / protocols, and where possible trying to settle the matter outside of Court.
- If you have many outstanding invoices, or have already added interest to the account, then it is best to attach a statement to this letter showing this.
- Interest and late payment compensation are usually covered in applicable terms of business (either yours or the customers), but if they are not then they may be recovered under statute so long as this is a business transaction. Legal costs may be recoverable if Court action is required.

[Your Business Letterhead]

[Customer name]	Our Ref	[]
	Your Ref	[]
[Customer address]	Direct Dial No	[]
	Direct e-mail	[]
	Date	[]

**By [first class post/recorded delivery/courier/ and email]
([email used if applicable])**

Dear [First Name]

Payment Reference[s]: [XXXXXX]

Account [Account Number If Applicable] Overdue; £[XX,XXX.XX] Outstanding

I write to let you know that, according to our records, your account with us is overdue for payment. Please remember that our payment terms are [XX] days from the date of our invoice[s], which [was/were] sent to you [on dd/mm/yy / as set out in the attached statement]. Consequently, the above outstanding amount was due for payment on [dd/mm/yy] but as at the date of this letter we have not received your payment.

If there is a reason you have not made this payment, or believe payment has already been made, please contact us immediately (and at the latest within [XX] days) with details so that we may investigate accordingly.

If there is any further delay we may be forced to take action to recover the outstanding amount. This may also result in us claiming legal costs, interest, or late payment compensation from you in accordance with applicable legislation [and the terms governing the account].

Yours faithfully

[Your name and/or Business Name]

[Business Footer]