

{add debtor's full name.  
Address and contact details}

{insert date}

**Re: Invoice Number** {add invoice number(s)}

Dear {client name},

### **Final letter before commencing legal action**

We are writing to you about the fact, despite previous reminders, there remains an outstanding amount of {insert invoice amount} in respect of the above invoice(s). This amount was due for payment on {insert date}.

Our credit terms stipulate full payment within {insert days} and is now {insert days} overdue.

If the full amount of the sum outstanding, as set above, is not paid within {insert days} of the date of this letter, we will begin legal action, without warning, for a court order requiring payment. We may also commence insolvency proceedings.

Legal proceedings may affect any credit rating. The cost of the legal proceedings and any other amounts which the court orders, must also be paid, in addition to the debt.

This letter is being sent to you in accordance with the Practice Direction on Pre-Action Conduct (the PDPAC) contained in the Civil Procedure Rules which stipulates that you should acknowledge receipt of this letter within 14 days.

The court has the power to sanction your continuing failure to respond.

The amount outstanding can be paid as follows:

{insert how payment can be made}

We await your immediate payment of the outstanding amount.

Yours sincerely,

{insert your full name,  
business name,  
contact details}