

Date: [Today's Date]

FAO – Purchase Ledger Dept.  
[Debtor Company Name]  
**Address For Service:**  
[Debtor Address]  
[Debtor Address]  
[Debtor Address]  
[Debtor Address]

**Seven Day Letter**  
**Immediate Action Required**  
**[Your Telephone No]**  
**Ref: [Your Own Reference]**

Dear Sir / Madam

We have been instructed by [Your Company Name] to issue this letter as a final notice before action due to the fact that your company currently has an outstanding balance of £[Amount Owed Including Interest & Compensation] which dates back as far as [Date of Oldest Invoice]. This balance comprises of:

Overdue Invoices:                   £ [Amount Owed]  
Interest:                             £ [Interest]  
Late Payment Compensation:   £ [Late Payment Compensation]

If payment in full is not received by our client within seven days from the date of this letter, the account may be passed to a third party and legal proceedings may be commenced without further notice. If this account is disputed the onus is on you to furnish our client with details of the dispute before this notice expires.

Please take a few moments to consider carefully the implications of litigation:-

- Interest will continue to accrue.
- Court fees will be incurred.
- Solicitors' costs will be incurred.
- A court judgment will be recorded with the Registry Trust and the major credit reference agencies. This may make it difficult for your company to obtain credit or open bank accounts in the future.
- If the court judgment were to remain unsatisfied a Bailiff or High Court Enforcement Officer (Sheriff) could be instructed to visit your company's registered office or any other business premises to collect the outstanding monies or goods to the value of the debt. Additional court fees would be incurred at this stage.
- If the court judgment were to remain unsatisfied other methods of enforcement could be used and additional court fees would be incurred.

Please see the reverse of this letter for details of how to make your payment.

Yours faithfully

Alex Smith

Pre Litigation Department

Interest and compensation may be claimed under The Late Payment of Commercial Debts (Interest) Act 1998 or under the terms of our client's contract.

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THE ONLY CREDIT REFERENCE & DEBT RECOVERY AGENCY TO SPECIALISE IN THE CONSTRUCTION INDUSTRY

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