

Illustrative sample only, for an unpaid invoice owed by a limited company in England and Wales. Replace every [bracketed] field with your own details and delete this note before you send it. If the debtor is a sole trader (an individual in business), give 30 days and enclose the Pre-Action Protocol for Debt Claims information sheet, reply form and financial statement. It is for business-to-business debts only, not debts owed by consumers. RobinReturn is software, not a law firm, and this is not legal advice.

[Your Company Ltd]
[Registered office address]
Company number [00000000]

[Date]

By email to [accounts@debtor.co.uk] and by post

[Debtor Ltd]
[Registered office address]
Company number [00000000]

Our reference: [invoice number]

Dear [name],

Letter before action: unpaid invoice [number] for £[amount]

We write about our invoice [number] dated [date] for [description of the goods or services], supplied under [your purchase order / our agreement] dated [date]. Payment was due on [due date]. We sent reminders on [dates], and the invoice remains unpaid.

The sum outstanding is made up as follows:

Invoice [number]: £[invoice total]
Less payments received: £[amount]
Principal outstanding: £[amount]

We also claim statutory interest under the Late Payment of Commercial Debts (Interest) Act 1998 at 8% a year above the Bank of England reference rate, from [the day after the due date] until payment. At the date of this letter the interest comes to £[interest to date], and it continues to run at £[daily amount] a day. We also claim fixed compensation of £[40 / 70 / 100] under section 5A of the Act. [If your contract sets its own late-payment interest, check whether it replaces the statutory rate before you rely on it, and name the clause.]

Please pay £[total now due] by [date, at least 14 days after the date of this letter], by bank transfer to account name [account name], sort code [00-00-00], account number [00000000], quoting reference [invoice number].

If you dispute any part of this sum, please tell us in writing by the same date which part you dispute and why, and send us copies of any documents you rely on. If you cannot pay in

full, please contact us by that date with a proposal to pay by instalments.

If we receive neither payment nor a response by [date], we may issue a claim against you in the County Court without further notice. The claim may include the principal, statutory interest, the fixed compensation and the court fee. We refer you to the Practice Direction on Pre-Action Conduct and Protocols: if a claim is issued, the court may take into account whether the parties followed it.

Please send any reply to [name] at [email address] or [postal address].

Yours sincerely,

[Name]

[Position], for and on behalf of [Your Company Ltd]

[Telephone]

Enclosures: copy invoice [number]; statement of account; [purchase order / contract]; [proof of delivery or completion]; copies of our reminders dated [dates].