[Your business name]
[Street address]
[Town, postcode]
[Email] · [Phone]

[Customer name]
[Customer address]

[Date]

Final demand: unpaid invoice [invoice number] for £[amount]

Invoice [invoice number], dated [invoice date], for £[invoice total], was due for payment on [due date]. We sent reminders on [dates] and spoke to [name] on [date], but the invoice remains unpaid.

Because the invoice is overdue, we are now entitled under the Late Payment of Commercial Debts (Interest) Act 1998 to statutory interest of £[interest] (8% a year above the Bank of England base rate from [due date] to today, continuing to accrue at £[daily amount] a day) and fixed compensation of £[40, 70 or 100]. The total now due is £[total].

Please pay £[total] by [date, 7 days from today] to [Bank name], sort code [00-00-00], account number [00000000], reference [invoice number].

If payment is not received by that date, we will send a formal letter before action and may then start court proceedings to recover the debt, interest, compensation and costs, without further notice.

If you believe the amount is not owed, or you need to discuss a payment plan, please contact me before [date] on [phone] or [email].

Yours sincerely,

[Your name]
[Your business name]