

PAYMENT REMINDER: THREE TEMPLATES

Three letters for an overdue, unpaid invoice, in rising order of firmness: the friendly reminder, the formal reminder and the final notice. Change the details in square brackets.

1 · FRIENDLY REMINDER, 3 TO 7 DAYS AFTER THE DUE DATE (EMAIL)

Subject: Reminder, invoice no. [number] of [date]

Dear [name or accounts department],

just a reminder that invoice no. [number] of [date], for [amount] euros, fell due on [due date]. If payment is already on its way, please disregard this message, and thank you.

Otherwise, our bank details are: IBAN [IBAN], account holder [company name], with the invoice number as the payment reference. We're happy to help with any questions.

Kind regards,

[name, role, company, phone]

2 · FORMAL REMINDER, 15 TO 20 DAYS AFTER THE DUE DATE (EMAIL OR REGISTERED EMAIL)

Subject: Payment reminder, invoice no. [number] of [date]

Dear [name or accounts department],

despite our reminder of [date of reminder], invoice no. [number] of [date], for [amount] euros, due on [due date], is still unpaid.

Please settle it by [date, usually 7 or 15 days from today] by bank transfer to IBAN [IBAN], account holder [company name], quoting the invoice number. If you dispute any part of the supply, please let us know in writing by the same date.

Kind regards,

[name, role, company, phone]

3 · FINAL NOTICE, MORE THAN 30 DAYS AFTER THE DUE DATE (REGISTERED EMAIL OR RECORDED DELIVERY)

Subject: Final notice, invoice no. [number] of [date]

Dear Sirs,

invoice no. [number] of [date], for [amount] euros, due on [due date] and chased on [dates of reminders], is still unpaid. We formally ask you to settle it within fifteen days of receiving this letter.

Please note that, between businesses, the EU Late Payment Directive (2011/7/EU) entitles the creditor to late payment interest from the day after the due date and to a flat 40 euros for recovery costs. Once the deadline has passed, we reserve the right to recover the debt, the interest and the costs without further notice.

Yours faithfully,

[name, role, company]

BEFORE YOU SEND

Late payment interest and the flat 40 euros are due between businesses even without a formal reminder (Directive 2011/7/EU, articles 3 and 6; check how your country has transposed it). Claiming them is a commercial decision: with a good customer a few days late it often isn't worth it. Formal legal notices that end a contract are another matter, and are written with a lawyer.

Free template, produced by Itria. When reminders go out, how they stop on their own once the invoice is paid, and what a person always decides:

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Template built by Itria. Not an official form and not legal advice: for the final notice, talk to your accountant or lawyer.

If you write reminders by hand at every due date, an AI agent can prepare them from your open invoices, stop on its own when payment arrives and leave them for a person to approve. A couple of lines on WhatsApp to +39 350 574 3578 or an email to info@itria.io. How it works: itria.io/en/solleciti-di-pagamento