Our Ref: [OUR REFERENCE]
Your Ref: [YOUR REFERENCE / "—"]
Date: [DATE]

BY REGISTERED POST AND EMAIL ([DEBTOR EMAIL])

[DEBTOR'S FULL NAME / COMPANY NAME]
[(UEN / NRIC No. [NUMBER])]
[ADDRESS LINE 1]
[ADDRESS LINE 2]
Singapore [POSTAL CODE]

[Attention: [NAME AND DESIGNATION]]

Dear Sir / Madam,

LETTER OF DEMAND: CLAIM FOR S$[TOTAL] DUE TO [CLIENT NAME] FOR [SUBJECT, e.g. UNPAID INVOICES FOR THE SUPPLY OF GOODS]

1. We act for **[CLIENT FULL NAME]** [(UEN / NRIC No. [NUMBER])] (**"our client"**). Please address all further communication on this matter to us.

[BACKGROUND – ALTERNATIVE A: SUPPLY OF GOODS OR SERVICES]

2. Under [an agreement dated [DATE] / our client's quotation no. [NUMBER] dated [DATE], accepted by you on [DATE] / your purchase orders], our client [supplied [DESCRIPTION OF GOODS] / provided [DESCRIPTION OF SERVICES]] to you. You accepted the [goods / services] without complaint. Our client issued the following invoices, each payable within [30] days:

Invoice No.	Invoice date	Due date	Amount outstanding (S$)
[INV-001]	[DATE]	[DATE]	[AMOUNT]
[INV-002]	[DATE]	[DATE]	[AMOUNT]
[INV-003]	[DATE]	[DATE]	[AMOUNT]
Total outstanding			**S$[TOTAL]**

[BACKGROUND – ALTERNATIVE B: LOAN]

2. On [DATE], our client lent you the sum of S$[AMOUNT] [under a written loan agreement dated [DATE] / as evidenced by [DOCUMENTS, e.g. bank transfer records and messages]], which you agreed to repay [in full by [DATE] / by monthly instalments of S$[AMOUNT]]. You have repaid only S$[AMOUNT PAID], leaving S$[TOTAL] outstanding.

> ***Drafting note:*** *Use only one version of paragraph 2 and adapt it for other claims (e.g. rental arrears, or a dishonoured cheque). Refer to the documents the client can produce.*

3. Despite our client's reminders on [DATES OF REMINDERS], you have failed, neglected and/or refused to pay the sum of **S$[TOTAL]**, which remains due and owing to our client.

[OPTIONAL – ONLY IF THE CONTRACT PROVIDES FOR INTEREST AND COSTS]

4. Under clause [NUMBER] of the [agreement / our client's terms and conditions], you are liable to pay interest on overdue sums at the rate of [RATE]% per annum from the due date until full payment, together with all legal costs our client incurs in recovering the debt on [an indemnity / a full] basis.

Demand

5. **TAKE NOTICE** that our client demands that you pay the following within **[14] days** of the date of this letter, that is, by **[DATE]**:

   (a) the principal sum of **S$[TOTAL]**;

   (b) [contractual interest at [RATE]% per annum from [DATE] until full payment;]

   (c) [our client's legal costs of this letter, fixed at S$[AMOUNT].]

6. Payment should be made by [cheque payable to "[PAYEE NAME]" and delivered to our office / bank transfer to [ACCOUNT NAME], [BANK], Account No. [NUMBER]], quoting our reference. Please send proof of payment to us by email.

Offer of amicable resolution

7. In accordance with Order 5 of the Rules of Court 2021, our client is prepared to resolve this matter amicably without recourse to litigation. If you are unable to pay in full by the date above, you may, within the same period, [propose a reasonable instalment plan in writing / agree to refer the dispute to mediation]. Our client will consider any such proposal in good faith. This offer remains open until **[DATE]**.

8. If you dispute any part of our client's claim, please set out the grounds of your dispute in writing, with copies of any supporting documents, within the same period.

Consequences of non-payment

9. If full payment is not received, and no acceptable proposal is made, by **[DATE]**, our client has instructed us to [commence legal proceedings against you in the [Magistrate's Court / District Court / General Division of the High Court] / serve a statutory demand on you under the Insolvency, Restructuring and Dissolution Act 2018] without further notice. Our client will seek the full sum due, together with interest and costs, and you will be liable for them.

10. We advise you to seek independent legal advice on this letter.

11. Nothing in this letter waives any of our client's rights or remedies, all of which are expressly reserved.

Yours faithfully,

____
[Signature]