[Your Agency Name]
[Agency Address Line 1]
[Agency Address Line 2]
[Phone Number]
[Email Address]

Date: [Current Date]

RE: FINAL DEMAND FOR PAYMENT

Debtor Name: [Debtor Full Name]
Account Number: [Bank Account Number]
Reference Number: [Agency Reference Number]
Total Amount Due: [Amount Owed]

Dear [Debtor Name],

This letter serves as a formal final demand for the immediate repayment of the overdrawn balance on your [Name of Bank] account, which has been assigned to [Your Agency Name] for collection.

Despite previous notifications, the outstanding balance of [Amount Owed] remains unpaid. This balance includes the original overdraft amount plus any applicable interest and administrative fees as permitted by your agreement with the financial institution.

Action Required:
To prevent further recovery action, you must pay the full amount of [Amount Owed] by [Deadline Date].

Payment Methods:
- Online: [Website URL]
- Bank Transfer: [Account Details/IBAN]
- Phone: [Phone Number]

Failure to settle this debt or contact us to arrange a payment plan by the date specified above may result in further escalation. This may include recommendation for legal proceedings, which could result in a court judgment (CCJ) and impact your future credit rating.

If you are experiencing financial hardship, please contact us immediately at [Phone Number] to discuss a manageable repayment schedule.

Yours sincerely,

[Name/Signature]
[Title]
[Your Agency Name]