SENT VIA REGISTERED MAIL / EMAIL
Date: [Insert Date]

To:
[Accounts Payable Manager Name]
[Debtor Company Name]
[Company Address]

RE: FINAL NOTICE BEFORE LEGAL ACTION - OVERDUE ACCOUNT [Invoice Number]

Dear [Contact Name],

This letter serves as a formal final notice regarding your outstanding balance of [Currency/Amount], which is now [Number] days past due. Despite our previous reminders dated [Date of last reminder] and [Date of first reminder], we have yet to receive payment or a formal proposal for settlement.

Account Summary:

- Invoice Number(s): [Insert Numbers]
- Original Due Date: [Insert Date]
- Total Outstanding: [Insert Amount]
- Interest/Late Fees: [Insert Amount, if applicable]

Please be advised that your account has now been escalated to our [Legal Department / Debt Recovery Agency]. To avoid further escalation, we require full payment of the balance within **[Number, e.g., 7] business days** from the date of this letter.

Failure to settle this debt by [Deadline Date] will result in the following actions:

1. Immediate commencement of legal proceedings to recover the debt, including costs and statutory interest.
2. Reporting of this default to credit bureaus, which may impact your company's credit rating.
3. Formal suspension of all current and future services/deliveries.

Payment can be made via [Bank Transfer/Online Portal] using the following details:

Bank Name: [Insert Bank]
Account Name: [Insert Name]
Account Number/IBAN: [Insert Number]
SWIFT/BIC: [Insert Code]

If payment has been sent within the last 24 hours, please disregard this notice and provide a proof of transfer to [Email Address].

Yours sincerely,

[Your Name]
[Your Title]
[Your Company Name]