

## SAMPLE REFERENCE LETTER

WXY Company Limited  
High Street  
Sometown  
Postcode

**For attention of Credit Controller  
ABC Company Limited  
Some Other street  
Anothertown  
Postcode**

10 December, 2010

Dear Sir/Madam

**Re: Credit reference request on behalf of:**

Widgets Limited  
New Street  
Downtown  
Postcode

The above mentioned company has applied to us to open a credit account and has given your name as a trade referee.

We would be grateful if you would provide us with the information requested on our attached Trade Reference Request form.

Thank you in anticipation.

Yours faithfully

## SAMPLE REFERENCE TEMPLATE

WXY Company Limited  
High Street  
Sometown  
Postcode

Trade Reference Request For : Widgets Limited  
New Street,  
Downtown,  
Postcode

1. Length of time you have dealt with the above company
2. The credit terms you offer them
3. The credit limit offered
4. Do they always pay within the terms offered?
5. What is their average monthly spend?
6. Would you consider them a good risk for £xxxx?
7. When was the last occasion they purchased from you and what was the amount?
8. Do they regularly give your name as a trade reference?
9. Are you in any way associated with the company (other than as a trade supplier)?
10. Is there any other relevant information you feel we should have in helping us decide whether to offer a credit account to this customer?

Signed

Name and position

For and behalf of: ABC Company Limited  
High Street  
Anothertown  
Postcode

Date:

**SAMPLE CREDIT APPROVAL LETTER**

WXY Company Limited  
High Street  
Sometown  
Postcode

**Widgets Limited**  
**New Street**  
**Downtown**  
**Postcode**

15 November, 2016

Dear Sirs,

Re: Credit account request

We are pleased to advise you that after receiving satisfactory references, credit facilities are now available to you.

We confirm our main conditions of trade which are:

Invoices are due for payment 30 days after invoice, directly to our bank

Your monthly Credit Limit is £XXXX

No goods will be issued on credit if your account is overdue by even one day

All other conditions are detailed in the Terms of Credit Agreement, signed by yourselves on 15th June 2007

We must point out that our Collection of Overdue Accounts Policy, detailed in the Terms of Credit Agreement, will be strictly adhered to.

Our banking details are

New Bank PLC  
Side Street  
Downtown  
Postcode

Sort code 33-44-55

Account no 8888888888

Yours faithfully

**SAMPLE 1<sup>ST</sup> OVERDUE LETTER**

WXY Company Limited  
High Street  
Sometown  
Postcode  
Telephone : 01234567899

**Widgets Limited**  
**New Street**  
**Downtown**  
**Postcode**

15 November, 2016

Re: Overdue Account - Reminder

Please note that according to the attached statement your account is now overdue, and a "Stop" notice has been placed on your account.

You will understand that settlement within the timescale agreed is vital, as we price our services to remain extremely competitively and rely on our customers paying on time to minimise our interest costs.

We trust that the late payment is an oversight, and look forward to settlement within the next seven days. However, if there is any reason for withholding payment please telephone the undersigned. We value your custom, want to ensure you are completely satisfied with our products and service, and therefore request immediate payment of the amount due.

Yours faithfully

Director

Amount overdue £ 450.62

**SAMPLE 2<sup>ND</sup> OVERDUE LETTER**

WXY Company Limited  
High Street  
Sometown  
Postcode  
Telephone : 01234567899

**The Directors  
Widgets Limited  
New Street  
Downtown  
Postcode**

15 November, 2016

Dear Sirs

Re: Overdue Account - £752.69

I am disappointed to note that we have still not received payment of the overdue amount on your account. We have written to your accounts department but have not yet succeeded in receiving payment.

Our company strive to provide a combination of value for money and an efficient service to all our customers and this can only be achieved if all our customers pay their accounts on time.

I would be grateful if you would look into the non-payment of the overdue amount on the attached statement. If there is any reason for non-payment please let me know, otherwise we would greatly appreciate your immediate settlement.

Thank you for your help with this matter.

Yours faithfully

Director

Enc: Statement

**SAMPLE STOP FAX**

From:

To: Widgets Limited

WXY Company Limited  
High Street  
Sometown  
Postcode

Telephone : 01234567899

FAX MESSAGE to 01345678912

Contact: Miss Smith, Accounts

F.A.O. Finance Director

Subject: Overdue account

Date: 15 November, 2016  
Pages (inc. this )

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**Message:**

Dear Sirs

I am sorry to advise you that your account has been put on 'Stop' as it now exceeds our payment terms (30 days from date of invoice).

There may be a valid reason why you are withholding payment. If this is the case I would appreciate a fax or telephone call to clarify the situation, and to allow us to resolve any problem to your complete satisfaction.

I have attached a statement of your account on the second page of this fax.

Yours sincerely

**SAMPLE LEGAL ACTION LETTER**

WXY Company Limited  
High Street  
Sometown  
Postcode  
Telephone : 01234567899

**The Directors  
Widgets Limited  
New Street  
Downtown  
Postcode**

15 November, 2016

Dear Sirs

Re: Overdue Account - £752.69

Further to my letter of 20th June, 2007, I am disappointed to note that we have still not received payment of the overdue amount on your account.

I am writing to advise you that, in accordance with the Terms of Credit Agreement signed by yourselves, I have now passed your account to our Legal Department/Solicitors/Debt Recovery Agents. I have requested them to commence the appropriate legal procedure to recover the debt.

They shall contact you within the next few days, and if there is any genuine reason for non-payment please let them know immediately.

Whilst we value your business, you must appreciate that we can no longer trade with you until this matter is resolved, and I confirm that a "stop notice" has been placed on your account, and will remain until the outstanding amount is paid.

Yours faithfully

Director  
Enc: Statement