

## DEBT COLLECTION LETTER

Ref No.: \_\_\_\_\_ Account No.: \_\_\_\_\_

**To:**

Debtor's Full Name: \_\_\_\_\_

Debtor's Address: \_\_\_\_\_

Contact Number / Email: \_\_\_\_\_

**From:**

Creditor's Full Name: \_\_\_\_\_

Creditor's Address: \_\_\_\_\_

Contact Number / Email: \_\_\_\_\_

**Re: Outstanding Debt Notification**

Dear Sir/Madam,

This letter serves as a formal notification regarding your outstanding debt owed to the Creditor referenced above. Despite previous reminders, the amount remains unpaid. Please find the details of the debt below:

**Debt Details:**

Original Debt Amount: \_\_\_\_\_ AUD

Outstanding Balance: \_\_\_\_\_ AUD

Due Date: \_\_\_\_\_

You are required to pay the outstanding balance immediately. Failure to do so may result in further action, including but not limited to legal proceedings, which may affect your credit rating and incur additional costs.

If you believe this notice has been sent in error or if you have already settled this debt, please contact us immediately at the contact details provided above.

Payment can be made by bank transfer, cheque, or any other agreed method. Please reference your account number in all communications and payments.

If you are experiencing financial difficulties, you are encouraged to contact us to discuss possible arrangements.

Please consider this letter as a final reminder and an opportunity to resolve this matter amicably before escalation.

**Legal Notice:**

This debt collection letter complies with the Australian Competition and Consumer Commission (ACCC) and

Australian Securities and Investments Commission (ASIC) guidelines for debt collection practices as outlined in the Australian Consumer Law. This communication is intended to be fair, clear, and respectful. You have rights under the Australian Consumer Law, including the right to dispute the debt if you believe it is not valid.

Yours faithfully,

**Authorized Signatory**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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