

[Final Demand Letter]

[To be placed on your headed paper]

[Name of Debtor]

[Address of Debtor]

[Date of Letter]

Re: Outstanding Debt of €[Insert Amount]

FINAL DEMAND

Dear [Mr/Ms Surname of Debtor],

We regret to note that despite previous letters the above balance is still outstanding.

Unless you contact us within 48 to agree payment:

1. We will commence our legal Debt Collection Procedure against you and place the matter in the hands of our solicitors to issue legal proceedings against you for the full amount overdue including interest and legal costs.
2. In the event that judgement is entered against you in those proceedings, we will register the judgment and publish it in all relevant trade journals, including Stubbs Gazette and the Irish Credit Bureau.

Yours faithfully,

NB: When we instruct solicitors to litigate on our behalf, we pursue all cases to judgment and pursue recovery of all associated legal costs. We publish all registered judgments in trade journals including Stubbs Gazette and the Irish Credit Bureau. Appearing in trade journals such as Stubbs Gazette and having a judgment registered with the Irish Credit Bureau will have a severe impact on an individual's or a company's credit rating and will make it considerably harder and more expensive for them to obtain credit in the future.