

Overdue Invoice Reminder Email Templates

A four-stage escalating payment reminder sequence – from a friendly pre-due nudge to a final notice before escalation. Replace the `{{tokens}}` with your own details before sending. Each email is on its own page so you can copy it cleanly.

- Stage 1 – Pre-due nudge – Send 3 days before the due date
- Stage 2 – First reminder – Send 1-7 days after the due date
- Stage 3 – 30-day reminder – Send around 30 days after the due date
- Stage 4 – Final notice – Send around 45-60 days after the due date

Stop sending these by hand

collect.ac sends this whole sequence automatically and never exceeds what your contract allows. Try it free at collect.ac.

SEND 3 DAYS BEFORE THE DUE DATE

Stage 1 — Pre-due nudge

SUBJECT

Reminder: Invoice {{invoice_number}} due {{due_date}}

Dear {{customer_name}},

I hope you are well. This is a courtesy reminder that invoice {{invoice_number}}, for {{amount}}, falls due on {{due_date}}.

Payment details are set out on the invoice, and I am happy to resend a copy or provide a payment link if that would be helpful. Should there be any query on the invoice, please let me know before the due date so we can address it promptly.

If payment is already arranged, please accept my thanks and disregard this note.

Kind regards,

{{your_name}}

{{company_name}}

{{contact_details}}

SEND 1-7 DAYS AFTER THE DUE DATE

Stage 2 — First reminder

SUBJECT

Overdue: Invoice {{invoice_number}} ({{amount}})

Dear {{customer_name}},

I am writing to let you know that invoice {{invoice_number}}, for {{amount}}, fell due on {{due_date}} and remains outstanding on our records.

I appreciate that this may simply be an oversight. If payment has been sent, thank you — please let me know the date and method so I can reconcile our account. If it is still outstanding, I would be grateful if you could arrange settlement at your earliest convenience using the details on the invoice.

If there is anything preventing payment, please do get in touch and we will find a workable way forward.

Kind regards,

{{your_name}}

{{company_name}}

{{contact_details}}

SEND AROUND 30 DAYS AFTER THE DUE DATE

Stage 3 — 30-day reminder

SUBJECT

Second reminder: Invoice {{invoice_number}} now 30 days overdue

Dear {{customer_name}},

Further to my earlier reminder, invoice {{invoice_number}}, for {{amount}}, is now 30 days past its due date of {{due_date}} and remains unpaid.

I would be grateful to receive payment in full within 7 days, by {{payment_deadline}}. If the invoice is disputed, or you would like to discuss a short payment arrangement, please contact me by that date so we can resolve matters — a brief call is often the quickest way to reach a solution.

Please note that, in line with our agreed terms, continued non-payment may attract late-payment charges or interest and could affect the supply of further goods or services.

I look forward to your prompt reply.

Kind regards,

{{your_name}}

{{company_name}}

{{contact_details}}

SEND AROUND 45-60 DAYS AFTER THE DUE DATE

Stage 4 — Final notice

SUBJECT

Final notice before escalation: Invoice {{invoice_number}}

Dear {{customer_name}},

Despite previous reminders, invoice {{invoice_number}}, for {{amount}}, originally due on {{due_date}}, remains unpaid. Please treat this as a formal final notice.

I request payment of the full outstanding balance by {{final_deadline}}. If payment is not received, and you have not contacted me to agree a repayment arrangement by that date, we will refer this account to our collections partner without further notice. Doing so may add recovery costs to the balance owed and could affect your credit standing.

I would much prefer to settle this matter directly and amicably. If you are experiencing difficulty, please contact me today and I will do what I reasonably can to help bring the account to a close.

Yours sincerely,

{{your_name}}

{{company_name}}

{{contact_details}}