

Client Hasn't Paid? Your First Three Moves

Before anger writes an email you'll regret, run this sequence. T = the due date.

Move 1 — Day T+1: the unembarrassed reminder

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Subject: Invoice [INV-000] — now due
Hi [Name], a quick note that invoice [INV-000] for £[amount],
due [date], is now payable. Details are on the invoice — let me
know if anything is needed at your end to release it.
```

No apology. "Sorry to bother you" trains clients to ignore you.

Move 2 — Day T+7: copy accounts payable

Restate the terms, ask for a payment date today, and CC their AP contact. Late payment at companies is usually process, not malice — find the queue.

Move 3 — Day T+14: the interest letter

UK law adds statutory interest at **8% + Bank of England base rate (currently 11.75% total)** plus fixed compensation of **£40–£100 per invoice** to late B2B debts — automatically, no contract clause needed. Send a statement showing the growing number and suspend further work.

£4,000 invoice, 62 days late = £79.84 interest + £70 compensation = £149.84 added. Offering to waive it for immediate payment works remarkably often.

Still unpaid? The £30 course "Late Payment Recovery & Legal Safeguards" has the full 7-stage ladder: both Letters Before Action, the Money Claim Online walkthrough with fees, enforcement options, and an auto-calculating interest spreadsheet. → thepaidhour.com