

THE PAID HOUR · PREMIUM COURSE

Late Payment Recovery & Legal Safeguards

From polite nudge to county court judgment — the exact sequence, letters and fees for getting a UK client to pay. Without a solicitor.

EDITION 2026/27 · FREE UPDATE AT EVERY BUDGET

FREE SAMPLE · MODULE 1 OF 8

The opening module of the full course — complete and unedited.

The full edition (8 modules, 12 working files) is at thepaidhour.com.

The Paid Hour

thepaidhour.com · by Syed Esrak Ahmmed · 8 modules · 12 working templates

What's inside

You're owed money. You're angry, and about to either give up or do something that damages your case. This course replaces both with a sequence — dates, letters, amounts and fees — that ends with payment or a judgment.

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HOW TO READ THIS

Owed money right now? Go straight to M2, find your day on the ladder, and send that stage's template today. Then read M3 — you're probably owed more than the invoice. Read M1 when this is over, and never skip it again. England & Wales procedure, with notes for Scotland and NI in M5.

General information on debt recovery in England and Wales, with notes for Scotland and Northern Ireland. Not legal advice. Court fees, rates and procedures change — verify on GOV.UK before you file. Correct at August 2026.

01 Prevention: the part that pays for this course ten times over

OUTCOME — four clauses in every future contract that make paying you late expensive, and paying you on time the path of least resistance.

FOUR CLAUSES. COPY THEM INTO EVERY CONTRACT. (template 12)

- 1 **PAYMENT TERMS** "Invoices are payable within 14 days of receipt."
(Silence = 30 days by default. Shorter is enforceable if agreed.)
- 2 **INTEREST** "Overdue sums accrue statutory interest at 8% above the Bank of England base rate under the Late Payment of Commercial Debts (Interest) Act 1998, together with fixed compensation and reasonable recovery costs."
- 3 **SUSPENSION** "The Supplier may suspend all work and withhold deliverables while any invoice is overdue."
- 4 **IP ON PAYMENT** "All intellectual property in the deliverables remains with the Supplier until payment is received in full."
-> This is your real leverage. Unpaid = they cannot legally use the work. It concentrates minds like nothing else.

Three habits that do as much as the clauses:

- **Deposits.** 30–50% up front, always; staged payments for anything over three weeks. A client who won't pay a deposit is showing you the future.
- **Purchase orders.** For corporates: no PO, no work. Late payment at big companies is usually process, not malice — an invoice without a PO number sits in a queue nobody owns. Learn their AP process at kick-off and you'll be paid while others chase.
- **Get the accounts-payable contact at kick-off**, not at day 60. One line in your welcome email: "Who should invoices go to, and is a PO required?" That question has recovered more money than any lawyer.

END OF FREE SAMPLE

That was Module 1.

7 more modules come with the full course.

You've just read "Prevention: the part that pays for itself" in full — nothing cut, nothing teased. Here is what the paid edition adds.

The remaining modules

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| M2 | The escalation ladder — 7 stages with exact timings |
| M3 | The money — statutory interest and compensation, calculated |
| M4 | The Letter Before Action, done right |
| M5 | Money Claim Online — start to finish, with fees |
| M6 | Judgment and enforcement — making them actually pay |
| M7 | Special cases — disputes, insolvency, overseas, silence |
| M8 | Rebuild — so it doesn't happen again |

Plus the template pack: 12 working files — spreadsheets and documents you fill in, not examples you retype. Edition 2026/27, with a free updated edition at every Budget.

Get the full course

thepaidhour.com/product/course-late-payment-recovery/

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The Paid Hour

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