

[LAW FIRM OR CREDITOR LETTERHEAD]

[Postal Address | Email | Phone | Law Practice Certificate No.]

DEBT RECOVERY LOG TEMPLATE

**Jurisdiction:** Republic of Zambia

**Document Type:** Legal Practice Log (Debt Collection)

**Purpose:** To document communications, actions, and legal steps taken in the recovery of a debt owed to a client or creditor.

SECTION A: DEBTOR & CREDITOR DETAILS

Field	Information
Debtor’s Full Name	[Insert Debtor’s Full Legal Name]
Debtor’s NRC / Reg. No.	[Insert NRC (Individual) or PACRA No. (Company)]
Physical Address	[Insert Full Address]
Creditor’s Name	[Insert Creditor’s Full Legal Name]
Creditor’s NRC / Reg. No.	[Insert]
Debt Reference No.	[Insert File or Invoice Number]
Original Agreement Date	[Insert Date Debt Incurred]
Amount Owed (ZMW)	[Insert Principal + Accrued Interest]

## SECTION B: LOG OF DEBT RECOVERY ACTIONS

Date	Mode of Communication	Action Taken / Message Summary	Officer Responsible	Response Received (Y/N)	Notes / Next Steps
[DD/MM/YY]	[e.g., Call/Letter]	[E.g., Issued first reminder via email]	[Name]	Yes / No	[Next action]
[DD/MM/YY]					
[DD/MM/YY]					

(Add rows as necessary)

## SECTION C: LEGAL STEPS TAKEN

Date	Legal Instrument Used	Court or Forum	Outcome / Status	Remarks
[DD/MM/YY]	Demand Letter Issued	N/A	Awaiting Response	[Insert]
[DD/MM/YY]	Writ of Summons Filed	Subordinate Court	Return Date: [Insert]	
[DD/MM/YY]	Garnishee/Execution Applied	High Court for Zambia	Under Review	

## SECTION D: GOVERNING LAW AND CONFIDENTIALITY

This Debt Recovery Log is maintained in accordance with the laws of the **Republic of Zambia**, including but not limited to:

- **Companies Act No. 10 of 2017**
- **Courts Act, Cap. 27**
- **Employment Code Act No. 3 of 2019** (where debtor is employer/employee)
- **Penal Code, Cap. 87** (fraud/misrepresentation if applicable)
- **Data Protection obligations under the Cyber Security and Cyber Crimes Act No. 2 of 2021**

All personal and financial information captured herein shall be treated as confidential and used solely for purposes of lawful recovery.

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## SECTION E: CLOSURE OR STATUS UPDATE

<b>Current Status of Recovery</b>	<input type="checkbox"/> Ongoing <input type="checkbox"/> Settled <input type="checkbox"/> Legal Action Initiated <input type="checkbox"/> Written-Off
Settlement Date (if any):	[Insert Date]
Amount Recovered (ZMW):	[Insert Amount]
Remarks:	[Insert]

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**SIGNATURE & VERIFICATION**

**Prepared By:**

Name: \_\_\_\_\_

Position: \_\_\_\_\_

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

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

**Approved By:**

Name: \_\_\_\_\_

Position: \_\_\_\_\_

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

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