

[YOUR LAW FIRM'S LETTERHEAD]

[Physical Address]

[Phone Number] | [Email Address]

[Website if applicable]

PRIVATE AND CONFIDENTIAL

BY HAND / EMAIL / REGISTERED POST

Date: [Insert Date]

To:

[Debtor's Full Name or Company Name]

[Address]

[Email Address if known]

RE: FORMAL DEMAND FOR PAYMENT OF OUTSTANDING DEBT – ZMW

[Amount]

We act for and on behalf of **[Client's Full Name or Entity Name]** of [Client's Address], hereinafter referred to as “**our Client**”, who has instructed us to write to you regarding an outstanding and unpaid debt owed to them by you.

According to the information provided to us, the following is the basis of the debt:

- **Amount Due:** ZMW [Insert Total Amount]
- **Nature of Debt:** [e.g., unpaid invoice, loan repayment, breach of supply contract]
- **Date Debt Incurred:** [Insert Date]
- **Due Date for Payment:** [Insert Original Due Date]

PC | LP

Despite several verbal and/or written requests and reminders, you have failed, neglected, or refused to settle the said amount, which now remains due and payable in full.

LEGAL BASIS

This letter constitutes a formal demand under the laws of Zambia, and in particular:

- **The Companies Act No. 10 of 2017**, where applicable to business debts;
- **The Contract Law and common law principles** governing lawful enforceability of agreements;
- **Section 273 and 276 of the Penal Code, Cap. 87**, where fraudulent intent may be inferred in cases of dishonoured financial obligations;
- **Section 59 of the Courts Act**, which authorises the commencement of civil proceedings for debt recovery.

Should this matter remain unresolved within the time stipulated herein, we are instructed to commence appropriate **civil proceedings** against you without further notice, which may include claims for:

- Principal sum owed
 - Accrued statutory and contractual interest
 - Legal costs and disbursements
 - Damages for breach of contract (if applicable)
-

DEMAND

TAKE NOTICE that unless payment of the **full amount of ZMW [insert amount]** is received by our office on or before **[insert final deadline date – e.g., 7 days from date of this letter]**, we shall, without further reference to you, proceed to take legal action, which may include registering a claim in the [Small Claims Court / Subordinate Court / High Court], as may be appropriate.

Payment shall be made directly to:

[Client Name / Law Firm Trust Account Details]

Bank: _____

Account Number: _____

Branch: _____

Alternatively, you may contact our office to discuss a possible repayment plan, should you be unable to make immediate full settlement. Such engagement, however, **shall not amount to a waiver of our Client's rights.**

GOVERNING LAW AND CONFIDENTIALITY

This demand is made strictly in accordance with the laws of the **Republic of Zambia**, including but not limited to the **Companies Act No. 10 of 2017**, **Penal Code Cap. 87**, and relevant statutory instruments. The contents of this letter are confidential and intended solely for the addressee.

YOURS FAITHFULLY,

[Your Full Name]

Legal Practitioner

[Law Firm Name]

Signature: _____

Date: _____

Official Firm Stamp (if applicable):

ACKNOWLEDGEMENT OF RECEIPT (Optional)

I, **[Debtor's Full Name]**, hereby acknowledge receipt of this demand letter on this ____ day
of _____, 20.

Signature: _____

Name: _____

Date: _____