[LAW FIRM OR CREDITOR LETTERHEAD]

[Address | Email | Phone]

[Law Practice Certificate No.]

FINAL DEMAND NOTICE

Jurisdiction: Republic of Zambia

Date: [Insert Date]

Ref: [Your Reference Number]

To: [Debtor's Full Name or Company Name]

Address: [Insert Address]

NRC/Company Reg. No: [Insert NRC/Reg No.]

RE: FINAL DEMAND FOR PAYMENT – ZMW [INSERT AMOUNT IN FIGURES AND WORDS]

Dear Sir/Madam,

We act for and on behalf of [Creditor's Full Name or Company], hereinafter referred to as "our client".

Our client advises that, despite prior demands and reminders, you remain indebted in the sum of ZMW [Insert Amount in Words] (ZMW [Insert in Figures]) being the outstanding balance for [state the nature of the debt—e.g., goods supplied, services rendered, loan facility].

The debt arose under a [state nature of agreement or understanding] dated [Insert Date], and remains valid, due and payable, notwithstanding repeated efforts to obtain settlement.

DEMAND TERMS

TAKE NOTICE that unless full and final settlement of the above-stated amount is received within seven (7) days of this letter, we are instructed to commence legal proceedings against you without further notice, which may include but not be limited to:

- Issuance of a Writ of Summons before the Subordinate Court / High Court for Zambia (depending on jurisdictional threshold);

- Application for interest, legal costs, and any other consequential relief;

- Notification to any relevant regulatory or credit reference agencies, where applicable.

This is a final and non-negotiable demand issued pursuant to our client's rights under the:

- Law of Contract (Common Law)

- Courts Act, Cap. 27

- Companies Act No. 10 of 2017 (if a corporate debtor)

- Penal Code, Cap. 87 – in respect of any dishonesty, misrepresentation, or fraudulent conduct (where applicable)

SETTLEMENT INSTRUCTIONS

Payment may be made via:
Bank Name: [Insert Bank Name]
Account Name: [Insert Account Name]
Account Number: [Insert Account Number]
Reference: [Insert Invoice/Reference No.]