

Overdue invoice reminders

Four messages from friendly to final, a two-minute phone script, and the three things that stop invoices going overdue in the first place.

Timing: reminder 1 the day after the due date. Reminder 2 at 7 days overdue. Reminder 3 at 14 days, with a phone call the same day. Final notice at 30 days. Stop the sequence the moment they pay or agree a plan. Send from a named person. Attach the invoice every time.

REMINDER 1 · 1 DAY OVERDUE

Subject: Invoice [number] for [job, street name]: due yesterday

Hi [first name],

A quick note that invoice [number] for \$[amount] was due on [date]. It may have slipped past, which is easy to do. The invoice is attached; our account details are on it.

If it has already been paid, thanks, and please ignore this.

[Your name]

[Business name] · [phone]

REMINDER 2 · 7 DAYS OVERDUE

Subject: Invoice [number]: now 7 days overdue

Hi [first name],

Invoice [number] for \$[amount] is now a week overdue. If there is a question about the work or the amount, reply here or call me and we will sort it today. If it is just timing, a date you can pay by would help us plan.

Invoice attached again for convenience.

[Your name]

[Business name] · [phone]

REMINDER 3 · 14 DAYS OVERDUE (AND A PHONE CALL THE SAME DAY)

Subject: Invoice [number]: 14 days overdue, please call

Hi [first name],

Invoice [number] for \$[amount] is now 14 days overdue and I have not heard back. I will call you today to agree a way forward. If part payment now and the rest by a set date works better for you, I am open to that, but I need to hear from you.

Our terms allow [late payment interest at ___% / recovery costs] after 30 days. I would rather not get there.

[Your name]

[Business name] · [phone]

FINAL NOTICE · 30 DAYS OVERDUE

Subject: FINAL NOTICE: invoice [number], \$[amount]

Dear [first name],

Despite three reminders, invoice [number] for \$[amount], due [date], remains unpaid. Unless payment in full or an agreed arrangement is received by [date, 7 days from now], we will refer the account for recovery, which may include a debt collection agency or a claim in the Disputes Tribunal, and any costs allowed under our terms will be added.

If there is a genuine dispute about the work, tell us in writing by the same date so it can be dealt with properly.

[Your name]

[Business name] · [phone]

Phone script for day 14

"Hi [name], it is [you] from [business]. I am calling about invoice [number] for the [job]. It is two weeks past due and I want to make sure nothing is wrong with the work or the invoice." (Wait.) If a dispute: "Tell me what the issue is and I will come back to you by [tomorrow] in writing." If timing: "What date can you pay by? I will note that and send a one-line confirmation." Then send the confirmation before you hang up the van door.

Three things that stop invoices going overdue

- ☐ Payment terms, call-out and hourly rates are on the quote and the client sees them before booking, not on the invoice afterwards
- ☐ A deposit for any job with materials to order, and progress claims on anything over a week
- ☐ Invoice the day the job finishes, not at month end, and send it to the person who agreed the quote

For construction work, an invoice can be issued as a payment claim under the Construction Contracts Act 2002 if it says so and meets the Act's requirements; it gives you a faster adjudication route. Claims up to \$30,000 can also go to the Disputes Tribunal. In our trades corpus, overcharging is the most common complaint theme in negative reviews (about 7% for electricians and plumbers). A price surprise is a likely cause of a stalled invoice, which is why the prevention list above matters more than the reminders.