What if the customer is late with payment?

For: Trading company · limited liability company · limited company

Practical business guidance · Reviewed: 2026-11-15

Applicability: Not tied to a statutory date

Verify receipt and due date of the invoice, contact the customer and document the agreement.

Start by checking the facts.

Check that the invoice is correct, that it has been sent to the agreed channel and that the due date has passed. Then ask whether there is a dispute over delivery or merely an operational delay. That distinction helps in choosing the appropriate next step.

In the reminder, state the account number, the amount, the due date and the payment details. If you arrange a new date, note it down and set a follow-up date. For further legal action, request an estimate of the costs and an assessment of the merits of the proceedings.

How to prepare this in your business

For each open account, track the date of the last contact, the agreed next step and the total exposure to the customer. If the customer disputes part of the delivery, separate the disputed item from the other open items and retain evidence of the agreement.

For larger sums or repeated delays, assess in advance the impact on your own liabilities. The decision to continue delivery should also take into account the possibility that any new sale will be added to the already outstanding debt.

Example of a business reminder

"According to our records, invoice number X for the amount Y has not yet been settled. Please confirm receipt and the planned payment date. If payment has been made, please send us proof for reconciliation." Such a message first opens a check without unnecessary conflict.

Specific next steps

1. Check the contract and delivery.
2. Please send a reminder with the payment details.
3. Set a date and assess the next steps.

Most common mistakes

• To threaten with legal action before verifying the accuracy of an invoice.

• Continue to increase customer exposure without a new agreement.

Limits of application

Interest, enforcement and limitation periods require legal review.

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