Acknowledgement of debt

Creditor	[Your company name]
Reference	[Reference]
Date	[Date]

[Note: Send this only for an amount the customer does not dispute. A signed acknowledgement restarts the six-year limitation period in England and Wales, but it cannot revive a debt that is already time-barred (Limitation Act 1980, section 29(7)). In Scotland the rules on prescription differ, and in every case take advice before relying on it in a claim. If the customer is an individual, keep your request fair and do not threaten action you do not intend to take.]

[Your company name] asks you to confirm the amount you owe and when you will pay it. Please check the details below. If you disagree with any of them, do not sign: contact [Your name] at [Your email] so that we can look into it.

The creditor

Name	[Your company name]
Address	[Your company address]
Company number	[Your company number]

The debtor

Name	[Client name]
Address	[Client address]
Customer reference	[Client code]
Signed by	[Client signer name]
Position, if signing for an organisation	[Client signer job title]

The debt

Amount owed	[Amount owed]

For goods or services supplied under	[Invoices covered]
Originally due on	[Due date]
To be paid by	[To be paid by]

Acknowledgement

1. The debtor owes [Your company name] the amount set out above, which is due and has not been paid: ☐
2. The debtor has no dispute, set-off or counterclaim in relation to that amount: ☐
3. The debtor will pay the amount in full by the date set out above: ☐

If you cannot pay in full by that date, tell us how and when you propose to pay. We will consider your proposal and confirm in writing whether we accept it.

How and when the debtor proposes to pay	[How and when the customer proposes to pay]

[Note: If you accept a proposal to pay in instalments, record it in a payment plan agreement, which says what happens if an instalment is missed.]

What happens next

1. Please pay by bank transfer to the account shown on our invoices, quoting the reference above.
2. If the amount is not paid by the date set out above, or by any later date we agree in writing, [Your company name] may take steps to recover it, including court proceedings, and may claim interest and costs as the law allows.
3. If you are signing for an organisation, you confirm that you are authorised to sign this acknowledgement on its behalf.

Signed by the debtor, or for and on behalf of [Client name]

Signature _____

Name _____

Position _____

Date _____

About this template

A starting point to adapt, not legal advice. The law differs between England and Wales, Scotland and Northern Ireland, and it changes: check this fits your situation, and take legal advice for anything significant. Replace each [placeholder] in violet, follow or delete each [Note], then delete this box. Last reviewed October 2026. Send it for signature with Sign2Approve: sign2approve.com/templates/debt-acknowledgement