

Debt Recovery Letter — Overdue Documented Loan Advance (Loan Variant, Business to Business)

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Sample Debt Recovery Letter #02 · Agent-drafted end-to-end · Published 2026-05-27

27 May 2026

Bluewave Logistics Pte Ltd 9 Changi South Street 3, #04-06, Singapore 486361 Attention: Gerald Ng Chee Seng, Managing Director

PRIVATE AND CONFIDENTIAL

Dear Gerald Ng Chee Seng,

Debt Recovery Letter

We write on behalf of **Eastgate Capital Holdings Pte Ltd** (the "**Creditor**") to recover the outstanding debt described below.

1. The Creditor

Eastgate Capital Holdings Pte Ltd 50 Raffles Place, #32-01, Singapore Land Tower, Singapore 048623 Attention: Patricia Lau Mei Fong, Finance Controller

2. The Debtor

Bluewave Logistics Pte Ltd 9 Changi South Street 3, #04-06, Singapore 486361 Attention: Gerald Ng Chee Seng, Managing Director

3. The Debt

The Creditor advanced a short-term working-capital loan to the Debtor under a written loan agreement dated [Date] (a copy of which is enclosed). The repayment date under Clause [X] has passed and the principal remains outstanding.

The debt arises from a loan advanced on 15 October 2025. Repayment fell due on 15 April 2026.

4. Factual Chronology

The following facts are based on the Creditor's records:

- **15 October 2025:** The Creditor advanced SGD 80,000 to the Debtor under a written loan agreement, with repayment of principal due in full by 15 April 2026.
- **15 April 2026:** The repayment date passed with no repayment of principal.
- **29 April 2026:** The Debtor's managing director confirmed by email that the loan was due and asked to discuss a short extension.

5. Amount Outstanding

The amount currently outstanding is **SGD 80,000.00** (the "**Outstanding Debt**"), together with interest as the Court may award pursuant to section 12 of the Civil Law Act 1909.

6. Requested Action

The Debtor is requested to repay the principal of SGD 80,000 in full within the deadline, or to contact the Creditor to agree a written repayment arrangement.

7. Deadline for Payment

We require payment of the Outstanding Debt on or before **10 June 2026** (being 14 days from the date of this letter).

8. Payment Instructions

Please remit payment to the Creditor's designated bank account. The account details are as follows: [Bank Name], Account No: [Account Number], Account Name: Eastgate Capital Holdings Pte Ltd. Please quote the references set out above in any payment or correspondence.

9. Reservation of Rights

The Creditor reserves all rights, including the right to commence civil proceedings to recover the Outstanding Debt, statutory interest, legal costs, and any other relief available under Singapore law. Nothing in this letter constitutes a waiver of any such rights.

10. Governing Law

This matter is governed by the laws of the Republic of Singapore. The Creditor intends to refer any unresolved dispute to the Singapore courts.

Yours faithfully,

On behalf of **Eastgate Capital Holdings Pte Ltd.** Attention: Patricia Lau Mei Fong, Finance Controller.