

# Letter Before Action — Repayment of a Documented Friendly Loan (Individual to Individual)

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*Sample Letter Before Action #02 · Agent-drafted end-to-end · Published 2026-05-27*

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27 May 2026

**Andrew Sim Chee Keong** 112 Pasir Ris Drive 6, #09-22, Singapore 519421

**PRIVATE AND CONFIDENTIAL**

Dear Mr Sim,

## Letter Before Action

We act on behalf of **Jonathan Koh Wee Liang** (the "**Claimant**") and write to you in relation to the loan repayment described below. This letter is sent before the commencement of legal proceedings to give you the opportunity to respond.

### 1. The Claimant

**Jonathan Koh Wee Liang** 45 Holland Grove Road, Singapore 278800

### 2. The Respondent

**Andrew Sim Chee Keong** 112 Pasir Ris Drive 6, #09-22, Singapore 519421

### 3. Summary of Claim

The Claimant advanced an interest-free personal loan to the Respondent under a signed loan acknowledgment that fixed a repayment date of 1 March 2026. The loan was advanced by bank transfer. The Respondent has not repaid any part of the loan despite the repayment date having passed.

The amount fell due on 1 March 2026.

#### **4. Factual Chronology**

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

- **1 September 2025:** The Claimant advanced SGD 35,000 to the Respondent by bank transfer (from the Claimant's account [Account Details] to the Respondent's account [Account Details]), recorded in a signed loan acknowledgment specifying repayment in full by 1 March 2026.
- **1 March 2026:** The agreed repayment date passed with no repayment made by the Respondent.
- **10 April 2026:** The Respondent replied to a reminder confirming the loan and stating he intended to repay 'when finances allow', without proposing any date.

#### **5. Evidence Relied Upon**

The Claimant relies on the following documents and records, which it is prepared to produce in any proceedings:

- Signed loan acknowledgment dated 1 September 2025 (Loan Acknowledgment)
- Bank transfer record evidencing the SGD 35,000 advance (Transfer 1 September 2025)
- Reminder correspondence and the Respondent's reply confirming the loan (Messages 10 April 2026)

#### **6. Amount Claimed**

The Claimant claims **SGD 35,000.00** (the "**Outstanding Sum**").

#### **7. Requested Action**

The Respondent is required to repay the full sum of SGD 35,000 by **4:00 pm on 17 June 2026**, failing which the Claimant will commence proceedings to recover the sum with interest and costs.

#### **8. Deadline to Respond**

We require your substantive written response by **4:00 pm on 17 June 2026** (being 21 days from the date of this letter). If we do not receive a satisfactory response by that time, the Claimant may commence legal proceedings without further notice to you.

#### **9. Reservation of Rights**

The Claimant reserves all rights, including the right to commence legal proceedings to recover the Outstanding Sum, 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 Claimant intends to refer any unresolved dispute to the Singapore courts.

Yours faithfully,

On behalf of **Jonathan Koh Wee Liang**.