

Debt Recovery Letter — Debt Confirmed on Account Reconciliation (Acknowledged-Debt Variant, Business to Business)

Sample document — not legal advice. This document was drafted by the LawCrew AI agent team and is published at lawcrew.ai/samples as a showcase of how our pipeline approaches a common Singapore Debt Recovery Letter scenario. **It is not legal advice and is not tailored to any specific transaction.**

LawCrew is a legal-technology service, not a law firm. For your own matter, run an intake through the product and engage an independent Singapore-qualified lawyer to review before signing.

Sample Debt Recovery Letter #03 · Agent-drafted end-to-end · Published 2026-05-27

27 May 2026

Vista Lifestyle Brands Pte Ltd 390 Orchard Road, #15-01, Palais Renaissance, Singapore 238871
Attention: Nicholas Goh Jia Wei, Finance Manager

PRIVATE AND CONFIDENTIAL

Dear Nicholas Goh Jia Wei,

Debt Recovery Letter

We write on behalf of **Pinnacle Print & Packaging Pte Ltd** (the "**Creditor**") to recover the outstanding debt described below.

1. The Creditor

Pinnacle Print & Packaging Pte Ltd 21 Woodlands Industrial Park E1, #03-08, Singapore 757720
Attention: Esther Lim Hwee Min, Accounts Manager

2. The Debtor

Vista Lifestyle Brands Pte Ltd 390 Orchard Road, #15-01, Palais Renaissance, Singapore 238871
Attention: Nicholas Goh Jia Wei, Finance Manager

3. The Debt

Following a year-end reconciliation, the Debtor signed a statement of account confirming the balance owing to the Creditor for printing and packaging supplies. The acknowledged balance remains

unpaid.

The debt is an amount acknowledged in writing by the Debtor on 28 February 2026. Payment fell due on 31 March 2026.

4. Factual Chronology

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

- **15 February 2026:** The parties carried out a reconciliation of the trading account covering supplies delivered through 2025.
- **28 February 2026:** The Debtor's finance manager signed and returned a statement of account confirming a balance of SGD 33,750 as due and owing.
- **31 March 2026:** The agreed payment date for the acknowledged balance passed without payment.

5. Amount Outstanding

The amount currently outstanding is **SGD 33,750.00** (the "**Outstanding Debt**").

6. Requested Action

The Debtor is requested to pay the acknowledged balance of SGD 33,750 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 by **5:00 PM (Singapore time) on 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 (Bank: [Bank Name], Bank/Branch Code: [Bank/Branch Code], Account Name: Pinnacle Print & Packaging Pte Ltd, Account No: [Account Number], PayNow UEN: [Insert UEN]). 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 **Pinnacle Print & Packaging Pte Ltd.** Attention: Esther Lim Hwee Min, Accounts Manager.