



Irwin Chambers

Level 3, 16 Irwin Street,
Perth, Australia 6000

ABN 47 198 850 835

www.birmanride.com.au

30 March 2009

FINAL DEMAND

Mr J Bloggs
Bloggs Bakery
1 Hay Street
PERTH WA 6000

Dear Mr Bloggs,

Creditor: ABC Flour
Invoice: 37965
Debt: \$1,650.00

We are the lawyers for the Creditor.

Unless within 7 days you pay the Debt in full or make an acceptable offer to pay it off by instalments we may commence legal proceedings for recovery without further notice. If we do so, you may be ordered to pay the Creditor's legal costs and interest in addition to the amount claimed.

To:

- (a) pay the debt in full;
- (b) make an offer of repayment by instalments; or
- (c) deny that you are liable to pay the Debt

please **immediately** complete the relevant section of the form on the reverse of this letter and send it to ABC Flour.

If you wish to discuss this matter with the Creditor, please contact **ABC Flour** on **9220 1234**.

DO NOT IGNORE THIS LETTER. It may be produced in Court in evidence against you.

Yours faithfully,

Birman & Ride

To: **ABC Flour**
1 Creditor Avenue
SOUTH PERTH 6151

Fax: **9220 4469**

Invoice: **37965**

From: **Bloggs Bakery**

Debt: **\$1,650.00**

Offer to pay or compromise the Debt _____

I/we acknowledge that we are liable to pay the Debt to you and:

- make payment in full herewith.
- offer to make payments by weekly/fortnightly/monthly instalments of \$_____ plus interest calculated at the rate of 12% per annum. We enclose the first instalment herewith.

Payment methods

- cheque attached credit card (complete details below)
- EFT if available to **BSB: 036040 Account: 1425278 quoting: 37965**

Mastercard <input type="checkbox"/>		Visa <input type="checkbox"/>	
Cardholder's name:			
Card number:			
Expiry date: /	CCV number*	Amount to be debited: \$	
Signature			

*The CCV number is the last three digits in the second of two groups of numbers in the signature strip on the reverse side of your card.

Denial of Debt _____

I/we deny that we are liable to pay the Debt for the following reasons (*please state your reasons; attach additional sheets if necessary*):

Debtor's signature

Date: _____