

[Your Name]  
[Your Address]  
[City, Province, Postal Code]  
[Email Address]  
[Phone Number]  
[Date]

[Creditor's Name]  
[Creditor's Address]  
[City, Province, Postal Code]

Subject: Demand for Payment of Outstanding Credit Card Debt

Dear [Creditor's Name],

I am writing to formally demand payment for the outstanding balance on my credit card account, which is overdue as of [insert due date]. The account number is [insert account number].

As of today, the total amount owed is [insert amount]. Despite previous communications regarding this matter, the balance remains unpaid.

In accordance with the terms outlined in our agreement and the applicable laws, I request that you remit payment in full within [insert number of days, typically 15-30 days] to avoid further action. Please send payment to the address listed above or contact me directly to make alternative arrangements.

Failure to respond may result in further action, including but not limited to engaging a collection agency or initiating legal proceedings to recover the debt.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]