

Polite payment reminder templates for Singapore SMEs

Four emails and two WhatsApp messages you can copy today. Swap in the parts in **[brackets]**.

Send them in this order. Stop as soon as the invoice is paid.

EMAIL 1 · 3 DAYS BEFORE THE DUE DATE

Subject: Friendly reminder: invoice [number] is due on [date]

Hi [name],

Just a quick heads-up that invoice [number] for [amount] is due on [date]. You can pay here: [\[payment link or PayNow details\]](#).

If you've already arranged payment, thank you, and please ignore this note.

Kind regards, [your name, company]

EMAIL 2 · ON THE DUE DATE

Subject: Invoice [number] is due today

Hi [name],

A gentle reminder that invoice [number] for [amount] is due today. You can pay here: [\[payment link or PayNow details\]](#).

If payment is already on its way, thank you, and please disregard this message.

Kind regards, [your name, company]

EMAIL 3 · 7 DAYS LATE

Subject: Invoice [number] is now 7 days overdue

Hi [name],

Our records show that invoice [number] for [amount], due on [date], hasn't been paid yet.

Could you arrange payment when you can? [\[payment link\]](#)

If there's a problem with the invoice, just reply and we'll sort it out. Already paid? Thank you, and please ignore this message.

Kind regards, [your name, company]

EMAIL 4 · 14 DAYS LATE

Subject: Second reminder: invoice [number] is 14 days overdue

Dear [name],

Following our earlier reminder, invoice [number] for [amount] (due [date]) is still unpaid. We'd be grateful if you could settle it within the next 7 days: [\[payment link\]](#).

If paying in full is difficult right now, please let us know so we can agree a plan together. If you've already paid, thank you, and please ignore this message.

Regards, [your name, company]



WhatsApp versions

WHATSAPP · BEFORE OR ON THE DUE DATE

Hi [name], a friendly reminder from [company]: invoice [number] ([amount]) is due on [date].
Pay here: [link or PayNow]. Thank you! Already paid? Please ignore this message.

WHATSAPP · AFTER THE DUE DATE

Hi [name], [company] here. Invoice [number] ([amount]) was due on [date] and is still open.
Could you arrange payment here: [link or PayNow]? If there's any issue, just let us know.
Already paid? Thank you, please ignore this.

3 quick tips

1. **Remind before it's late.** A heads-up a few days early feels helpful, not pushy, and catches invoices that would otherwise be forgotten.
2. **Make paying one step.** Put the payment link or PayNow details in every message so the customer can pay right away.
3. **Stay on a schedule, and pick up the phone at 30 days.** Regular, polite reminders keep things friendly. If an invoice is still open after a month, a personal call usually works better than another email.

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