

**From:**

[Your Name/Bank Name]  
[Your Address]  
[City, State, ZIP Code]  
[Contact Number]  
[Email Address]

**To:**

[Recipient's Name]  
[Recipient's Address]  
[City, State, ZIP Code]

**Date:**

[DD/MM/YYYY]

## LEGAL NOTICE FOR RECOVERY OF OUTSTANDING CREDIT CARD BALANCE

Dear [Recipient's Name],

This is to formally notify you that your credit card account bearing number [Credit Card Number] with us has an outstanding balance of [Amount in Rs./\$], which has remained unpaid despite several reminders.

As per our records, the payment for the statement dated [Last Statement Date] is overdue by [Number of Days] days. Kindly note that failure to clear the said dues within [Number] days from the receipt of this notice will compel us to initiate legal proceedings against you for recovery of the outstanding amount, including applicable interest, penalties, and legal expenses.

You are advised to make the payment of the total outstanding amount immediately to avoid any further action.

This is being issued without prejudice to our rights and remedies available under the law.

**Yours faithfully,**

[Your Name/Authorized Signatory]  
[Designation, if any]