***Important note:***

*Please note that this letter should be personalised depending on your situation,* *namely the fields highlighted in yellow.. Don’t forget to delete our comments in* ***grey*** *and this note.*

Mr/Ms

Your name

Your address

**Registered letter**

Name of debt collection agency

Address of debt collection agency

Place, date

**Disputing the bill *insert the invoice number***

Dear Sir/Madam

In your letter of DD Month YYYY, (enter the date of the letter) you sent me a bill in the amount of CHF X (enter the total amount of the bill) with reference to an unpaid bill with name of the company/office in the amount of CHF X.– (enter the original outstanding amount).

[Option 1: Disputing the additional costs

In addition to the original amount due, your invoice amount also includes a delay penalty and other costs. [Article 106 CO](https://www.fedlex.admin.ch/eli/cc/27/317_321_377/en#art_106), however, requires you to prove the actual damage suffered, which exceeds the late payment interest of 5% annually in accordance with Article [104 CO](https://www.fedlex.admin.ch/eli/cc/27/317_321_377/en#art_104). Moreover, your costs for representing the creditor must not be charged to the debtor (see [Article 27 (3) SchKG)](https://www.fedlex.admin.ch/eli/cc/11/529_488_529/de%22%20%5Cl%20%22art_27).

In view of these facts, I am prepared to pay the original amount due plus late payment interest. However, I will not pay the wrongfully charged delay penalties and other costs.

]

[Option 2: Disputing the original amount due

I dispute this bill as well as the original amount due for the following reasons:

* (Specify your reasons and explain them)

]

If you submit a debt collection request, I hereby notify you that I will file an objection within the ten-day filing period.

Thank you very much for your attention. Yours faithfully

Name and signature