

如何化解商务沟通中的尴尬情景—商务催款怎样“催”？

何佳佳

商务沟通中有一种信函是专门用于处理未付欠款单的，称之为“催款信”（Collection Letters）。如果连发两个月结账单对方依然未付款，供货商就要发一封要求付款的信函。催款信的目的在于：说服客户支付账款；留住客户并维持良好关系。

催款信一般分三个阶段发出，根据不同情况所写内容、语言语气不同。第一封信比较委婉，只是做个提醒，语气较客气。例如：

（第一封信）

With the new school year about to begin, your shoe store must be busier than ever as students purchase their back-to-school footwear. Perhaps in the rush of business you've overlooked paying your account of \$1,200, which is now 60 days overdue.

如果供货商未收到买方对第一封催款信的回复，可在大约十天后发送第二封催款信。这一封信应该比上一封信措辞强硬一些，但仍然要有礼貌。惹恼客户会影响双方的合作及彼此间的良好关系。第二封信应包含以下内容：1. 提及前一封信 2. 假设有非同寻常的事情造成了付款延迟 3. 巧妙地建议对方对此作出解释 4. 要求付款。例如：

（第二封信）

1. We are concerned that we have not heard from you about your overdue account of \$1,200 even though we have written three times in the past 90 days. Because you have always been one of our best customers, we have to wonder if some special circumstances have caused that delay.

2. By sending us a check today, you can preserve your excellent credit record. Because you have always paid your account promptly, we are sure you will

want to settle this balance. If your balance is more than you can pay at present, we will be happy to work out mutually satisfactory payment arrangements.

如果对方仍未付款而且也未作任何解释，供货商有必要发出第三封催款信。这封信要表明，如有必要将采取措施迫使对方付款，采取何种措施要视不同情况而定。第三封信可包括如下内容：1. 回顾之前为还款所做的努力；2. 确定一个合理的最后期限，给对方最后一次付款机会；3. 表明你希望公平合理地处理此事；4. 声明如果对方对这第三次要求仍置之不理，将采取法律行动。

（第三封信）

1. Your account in the amounts \$1,200 is now 180 days overdue. You have already received a generous extension of time and, in fairness to our other customers, we cannot permit a further delay in payment.

2. Because you have not responded to any of our letters, we must turn your account over to our attorney for collection if we do not receive payment immediately. Such action, of course, will damage your previously fine credit rating.

3. Why not avoid this unpleasant situation by sending your check in the enclosed return envelope within 10 days or by calling 800-526-0000 to discuss payment.

如果对方对三封催款信都未予理睬，就可以合理推测客户没有能力或根本不愿付账。这时供货商就必须发出最后警告，通知对方将要采取的行动。所以商务活动中催款是有一定程序的，了解情况才能发出合适的信函，最大化地争取让对方付款。