Proof of debt template

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If a customer that owes your company money goes into liquidation or administration, you claim by sending a proof of debt to the office-holder. A claim that is not proved is not counted, however sound the debt. Rule 14.4 of the Insolvency (England and Wales) Rules 2016 sets out what a proof must contain: who you are, the total claimed including any VAT, any interest, how the debt arose, any security or retention of title, the documents that back it up, and a date and authentication. This checklist takes each item in turn. England and Wales only. General information, not legal advice.

> Information only, based on the Insolvency (England and Wales) Rules 2016, not reviewed by an insolvency practitioner.

WHAT A PROOF OF DEBT IS

A proof of debt is your written claim in your customer's insolvency. It tells the office-holder (the liquidator or administrator) how much the company owes you and why, so the claim can be counted when money is paid out to creditors. If the customer's failure is a big loss for your own company, read a major customer has gone under owing us money as well, because the bad debt can raise questions about your own company's position.

WHAT IT MUST CONTAIN

Fill in one line for each item. The wording in the middle column is our plain-English version of the rule; the rule reference is in the last column.

Field	What to write	Rule
Who made it	Made by you (the creditor), or under your direction, and authenticated by you or someone authorised on your behalf	r14.4(1)(a)
Your name and address	Your company's name and address	r14.4(1)(b)
If you are a company	Your company name and company number, so the office-holder can identify it	r14.4(1)(c)
Total amount claimed	The total owed to you, including any VAT, as at the relevant date, less any payments made after that date and any set-off	r14.4(1)(d)
Interest	Whether the claim includes any outstanding interest that has not been added to the debt	r14.4(1)(e)
How the debt arose	How and when the customer ran up the debt, for example the invoices and the goods or services supplied	r14.4(1)(f)
Security	Any security you hold, the date it was given and the value you put on it	r14.4(1)(g)
Retention of title	Details of any retention of title over goods the debt relates to	r14.4(1)(h)
Supporting documents	Details of documents that prove the debt, such as invoices, statements and the contract	r14.4(1)(i)

Field	What to write	Rule
Date and authentication	Dated and authenticated	r14.4(1)(j)
If someone else signs	The name, postal address and authority of the person authenticating it, if that is not you	r14.4(1)(k)

What a proof of debt must contain. Source: Insolvency (England and Wales) Rules 2016, rule 14.4, read on legislation.gov.uk on 21 October 2026.

BEFORE YOU SEND IT

- Use the figure as at the relevant date, then take off anything paid since.
- Say clearly whether the total includes VAT and whether it includes interest.
- If you supplied goods on retention of title terms, say so on the proof, and see what to do about the goods.
- List your supporting documents and keep copies ready in case the office-holder asks for them.

Keeping a clear list of who owes you, and who you owe, helps here. See the creditor list template.

PROOF OF DEBT: COMMON QUESTIONS

Who do I send a proof of debt to?

To the office-holder dealing with your customer's insolvency, usually the liquidator or administrator. Rule 14.4 calls them the office-holder.

Do I have to send the invoices with it?

Not always. Under rule 14.4(2) the documents you list need not be sent with the proof unless the office-holder has asked for them. The office-holder can also call for any document or other evidence they consider necessary to back up the claim (rule 14.4(3)). Keep copies ready.

Does sending a proof of debt mean we will be paid?

No. It means your claim can be counted. What you receive depends on what the customer's assets raise and where your debt ranks. An ordinary trade supplier is usually an unsecured creditor. The Insolvency Service guidance for creditors says secured creditors can sell the assets their security covers, and the rest is paid out in this order: the costs of the liquidation, preferential creditors such as wages owed, any creditor holding a floating charge, then all unsecured creditors.

Does this template work in Scotland or Northern Ireland?

No. Rule 14.4 is part of the Insolvency (England and Wales) Rules 2016, so this checklist covers England and Wales only. If your customer's insolvency is in Scotland or Northern Ireland, check the rules that apply there.

Source: Insolvency (England and Wales) Rules 2016, rule 14.4 (accessed 21 October 2026), legislation.gov.uk/uksi/2016/1024/rule/14.4. General information, not legal or insolvency advice.