

Get Paid Faster: 12 AI prompts for UK quotes, invoices and chasing payment

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Quote the job, invoice it, chase it, keep the records. Twelve prompts that do the typing for you, with the UK rules next to each step. Free, no sign-up needed.

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Which prompt?

- Just finished looking at a job? → [Prompt 1](#)
- Not sure of the final price yet? → [Prompt 2](#)
- Customer wants extra work? → [Prompt 3](#)
- Job done, need to invoice? → [Prompt 4](#) (VAT-registered) or [Prompt 6](#) (not registered)
- Invoice overdue? → [Prompts 7–9](#), mildest first
- Month end or missing receipts? → [Prompts 10–11](#)
- Customer confused by a bill? → [Prompt 12](#)

Paid on the day? Prompts 10–11 still help.

1. Before you start

- **Use a free AI chatbot in your phone's browser.** ChatGPT works at [chatgpt.com](#) without an account, on the free plan, logged out. ([chatgpt.com](#), checked 16 Oct 2026) There's also an app if you prefer.
- **Paste the prompt, fill in the [brackets], send.** Type in the message box (on the website it says "Ask ChatGPT") and tap send (**Send message**). ([chatgpt.com](#), web version, checked 16 Oct 2026)
- **Don't paste customers' bank details or anything you don't need.** Use first names or job references instead. Personal data must be kept to what is necessary. ([GOV.UK](#))
- **Check every number yourself before you send anything.** ChatGPT's own footer says: "ChatGPT is AI and can make mistakes." ([chatgpt.com](#))

All examples below use made-up businesses and customers.

2. Quotes

UK rule: quote or estimate?

- A quote is a fixed price ("a promise to do work at an agreed price"). The trader can't charge more unless the customer asks for extra work, agrees to extra work, or there was a genuine mistake in the price. ([Citizens Advice](#))
- An estimate is the trader's best guess. The final price should be "reasonable", which the law doesn't define. ([Citizens Advice](#))
- If you're VAT-registered, the standard rate is 20%. ([GOV.UK](#))

Prompt 1: Turn site notes into an itemised quote

VAT line: only if you're VAT-registered.

Use it when: you've scribbled job notes and need a clear quote to send today.

Turn my notes into a clear quote for [customer name] from [my business name].
List each item with quantity, unit price (ex VAT) and line total.
Show the subtotal, then VAT at 20% only if I'm VAT-registered (VAT number [VAT number or "not registered"])), then the total.
Say this is a fixed-price quote valid for [30] days.
Use British English and £ only. Ask me about anything that looks missing.
Notes: [paste your notes]

Illustrative example: written by us, not a recorded AI output

Quote Q-0042: Hughes Plumbing, Leeds · VAT number: GB 000 0000 00 (dummy)

For: Mrs Patel, kitchen radiator replacement

Prices ex VAT.

- Supply and fit double radiator: 1 × £320.00 = £320.00
- Thermostatic radiator valves: 2 × £45.00 = £90.00
- Labour (hours): 4 × £50.00 = £200.00
- **Subtotal: £610.00**
- **VAT at 20%: £122.00**
- **Total: £732.00**

This is a fixed-price quote, valid for 30 days.

Question for you: does the price include taking away the old radiator?

Prompt 2: Make it clear whether it's a quote or an estimate

Quote = fixed price; estimate = best guess. See the rule box above.

Use it when: you can't be sure of the final price yet, or you want to make sure the customer knows your price is fixed.

Rewrite this price for [customer name] so it's clear whether it is a fixed-price QUOTE or an ESTIMATE (my best guess).
It is a [quote / estimate].
If it's an estimate, explain in one plain sentence what could change the final price and say I'll tell them before going over it.
If it's a quote, say the price is fixed unless they ask for or agree to extra work.
Keep it under 80 words, friendly, British English.
Price and job details: [paste]

Illustrative example: written by us, not a recorded AI output

Estimate for: rewiring two upstairs bedrooms

This is an estimate, our best guess at the cost, not a fixed price. Once the floorboards are up we may find old wiring that needs extra work. If that happens, we'll stop, explain what we've found and agree any extra cost with you before carrying on.

Prompt 3: Write a change-of-scope note

VAT line: only if you're VAT-registered.

Use it when: the customer asks for extra work mid-job and you want the new price agreed in writing.

Write a short change-of-scope note for [customer name] about quote [quote number].
Extra work requested: [describe].
Price the extra work as a separate line with quantity, unit price (ex VAT) and line total, add VAT at 20% only if I'm VAT-registered, and show the new total for the whole job.
Ask them to reply "agreed" before I start the extra work.
British English, £ only, under 100 words.
Original quote total: £[amount]

Illustrative example: written by us, not a recorded AI output

Change to quote Q-0042: Mrs Patel

You asked us to replace the corroded pipe under the sink while we're there.

Prices ex VAT.

- Replace corroded pipe section: 1 × £85.00 = £85.00
- VAT at 20%: £17.00
- **Extra work total: £102.00**

New total for the whole job: £732.00 + £102.00 = **£834.00** (inc VAT).

Please reply "agreed" and we'll do it on the same visit.

3. Invoices

UK rule: VAT invoices

- VAT invoices must include your VAT number and display the VAT separately. ([GOV.UK](#))
- The standard VAT rate is 20%. ([GOV.UK](#))
- You must register for VAT if your taxable turnover for the last 12 months goes over £90,000, or you expect it to go over £90,000 in the next 30 days alone. ([GOV.UK](#))

Prompt 4: Turn an accepted quote into an invoice

VAT line: only if you're VAT-registered.

Use it when: the job's done and the customer accepted your quote.

Turn this accepted quote into an invoice.

Add: invoice number [number], invoice date [date], date the work was done [date], payment due [date], and a placeholder [BANK DETAILS] for how to pay.

Show my business name, address and contact details: [name, address, phone/email].

Show the customer's name and address: [customer name, address].

Optional, limited companies only: show my full registered company name, company number [number] and registered office address [address].

Keep every line, quantity, unit price (ex VAT) and line total exactly as in the quote, and recalculate the totals.

If I give a VAT number, show it and show the VAT as a separate line. If I say "not registered", show no VAT.

VAT number: [VAT number or "not registered"]

Quote: [paste]

Illustrative example: written by us, not a recorded AI output

Invoice INV-0042: Hughes Plumbing · VAT number: GB 000 0000 00 (dummy)

From: Hughes Plumbing, 8 Mill Lane, Leeds LS1 0AA (dummy) · 07700 900000 · dan@example.com

To: Mrs Patel, 22 Ash Grove, Leeds LS2 0BB (dummy)

Invoice date: 3 Nov · Work done: 31 Oct · Payment due: 17 Nov

Ref: quote Q-0042, Mrs Patel

Prices ex VAT.

- Supply and fit double radiator: 1 × £320.00 = £320.00
- Thermostatic radiator valves: 2 × £45.00 = £90.00
- Labour (hours): 4 × £50.00 = £200.00
- **Subtotal: £610.00**
- **VAT at 20%: £122.00**
- **Total due: £732.00**

How to pay: [BANK DETAILS]

Prompt 5: Check a VAT invoice before you send it

VAT checks: only if you're VAT-registered.

Use it when: you're VAT-registered and want a second pair of eyes on an invoice.

Check this invoice before I send it. I'm VAT-registered.

1. Is my VAT number shown?
 2. Is the VAT shown as a separate amount?
 3. Recalculate every line total, the subtotal, VAT at 20% and the total. Show your working and list any mismatch.
 4. Are my business name, address and contact details, and the customer's name and address, all shown? Are the invoice number, invoice date and date the work was done shown?
 5. List anything that looks missing or unclear to a customer (such as how to pay or when it's due).
- Don't rewrite the invoice. Just give me the checklist results.
Invoice: [paste]

Illustrative example: written by us, not a recorded AI output

1. VAT number: ☒ shown (GB 000 0000 00)
2. VAT shown separately: ☒ £122.00
3. Sums: £320.00 + £90.00 (2 × £45.00) + £200.00 (4 × £50.00) = £610.00 ☒. 20% of £610.00 = £122.00 ☒. £610.00 + £122.00 = £732.00 ☒
4. Your details, customer's name and address, invoice number, invoice date and work date: ☒ all shown
5. Unclear: "How to pay" still says [BANK DETAILS]. Fill it in before sending.

Prompt 6: An invoice when you're not VAT-registered

Not VAT-registered? Don't charge VAT or show it on your invoices ([GOV.UK](https://www.gov.uk)).

Use it when: you're below the VAT threshold and haven't registered.

Write a simple invoice for [customer name, address] from [my business name, address, phone/email]. I am NOT VAT-registered, so show no VAT line and no VAT number. Include: invoice number [number], invoice date [date], date the work was done [date], payment due [date], each item with quantity, unit price and line total, the total, and a placeholder [BANK DETAILS]. Show my name, address and contact details, and the customer's name and address. Optional, limited companies only: show my full registered company name, company number [number] and registered office address [address]. Recalculate every sum. British English, £ only.
Work done: [paste]

Illustrative example: written by us, not a recorded AI output

Invoice 2026-017: Rosie Lane Illustration

From: Rosie Lane Illustration, 4 Elm Row, Norwich NR1 0AA (dummy) · 07700 900001 · rosie@example.com

To: Fernhill Café, 15 Market Street, Norwich NR2 0BB (dummy)

Invoice date: 5 Nov · Work done: 1–4 Nov · Payment due: 19 Nov

- Menu illustrations: $3 \times £150.00 = £450.00$
- Extra round of changes: $1 \times £60.00 = £60.00$
- **Total due: £510.00**

How to pay: [BANK DETAILS]

4. Chasing payment

UK rule: late payment between businesses

- **This only applies to bills to other businesses, not to members of the public.** Householder customer? You can't add statutory interest or fixed sums; just chase politely (prompts 7–8). ([GOV.UK](#))
- If you agreed no payment date, a bill is late 30 days after the customer gets your invoice, or after you deliver the work if that's later. ([GOV.UK](#))
- Agreed terms should usually be no more than 60 days, or 30 days for public authorities. ([GOV.UK](#))
- Once it's late you can claim statutory interest of 8% plus the Bank of England base rate, worked out daily as $\text{debt} \times \text{rate} \div 365$. That's currently 11.75% a year. For example, on a £732 bill to a business customer, $£732 \times 11.75\% \div 365$ is about 24p a day. ([Bank of England](#)) ([GOV.UK](#))
- You can also claim a one-off fixed sum of £40 for debts under £1,000, £70 for £1,000 to £9,999.99, or £100 for £10,000 or more. ([GOV.UK](#))
- If your contract sets its own interest rate, statutory interest doesn't apply. ([GOV.UK](#))

These prompts help you chase politely and firmly. Put your own dates and amounts in the [brackets].

Prompt 7: A polite first reminder

Use it when: an invoice has just gone past its due date and you assume they've forgotten.

Write a short, friendly email to [customer name] about invoice [number] for £ [amount], which was due on [due date]. Assume they've simply forgotten. Re-attach or restate how to pay: [BANK DETAILS]. Offer a quick call if there's a problem. Under 90 words, British English, no threats.

Illustrative example: written by us, not a recorded AI output

Subject: Invoice INV-0042, a quick reminder

Hi Mrs Patel,

Just a friendly reminder that invoice INV-0042 for the radiator work is now due. I've attached it again in case it got lost. You can pay by bank transfer using the details on the invoice.

If anything's not right, just give me a ring.

Thanks, Dan, Hughes Plumbing

Prompt 8: A firmer second reminder

Use it when: your first reminder got no reply or payment.

Write a firm but polite second reminder to [customer name] about invoice [number] for £[amount], due on [due date].

Mention that I sent a reminder on [date of first reminder].

Ask them to pay by [new date] or tell me when they'll pay.

Don't mention interest, fees or legal action. Under 100 words, British English.

Illustrative example: written by us, not a recorded AI output

Subject: Invoice INV-0042 is still unpaid

Hi Mrs Patel,

I emailed you on [date] about invoice INV-0042, and I haven't yet received payment. Please could you pay by [date], or let me know when you'll be able to? If there's a problem with the work or the invoice, I'd rather hear about it so we can sort it out.

Payment details are on the attached invoice.

Thanks, Dan, Hughes Plumbing

Prompt 9: A final letter before further action

Check the [late-payment rules on GOV.UK](#) before threatening any action.

Use it when: you've chased twice and need to say clearly what happens next.

Write a final, formal letter to [customer name] about unpaid invoice [number] for £[amount], due on [due date].

List the reminders I've already sent: [dates].

Give a clear final date to pay: [date]. Say that if it isn't paid by then, I will consider my next steps: [what you'll do, e.g. "seek advice on recovering the debt"]. Stay calm and factual. Don't add interest, fees or legal claims unless I've written them here: [leave blank or add your own].

British English.

Illustrative example: written by us, not a recorded AI output

Dear Mrs Patel,

Final request for payment: invoice INV-0042

Invoice INV-0042 for radiator replacement remains unpaid. I sent reminders on [date] and [date].

Please pay the full amount by [date] using the details on the enclosed invoice. If payment isn't received by then, I'll seek advice on recovering the debt.

If you dispute any part of the invoice, please tell me in writing before that date.

Yours sincerely,

Dan Hughes, Hughes Plumbing

5. Records

UK rule: how long to keep records

- Sole traders must keep records for at least 5 years after the 31 January submission deadline of the relevant tax year. ([GOV.UK](#))
- Limited companies must keep records for 6 years from the end of the last company financial year they relate to. ([GOV.UK](#))

Prompt 10: A monthly invoice summary for your accountant

Use it when: it's month end and your accountant wants a tidy list.

From this list of invoices, make a table for my accountant with these columns: invoice number, customer, date, net (ex VAT), VAT, total, paid or unpaid. Total the net, VAT and total columns, and check that net + VAT = total on every row. Flag any missing invoice numbers or gaps in the sequence.
Data: [paste invoices or notes]

Illustrative example: written by us, not a recorded AI output

- **INV-0041** · J. Okafor · 28 Oct · Paid: net £400.00 + VAT £80.00 = £480.00
- **INV-0042** · Mrs Patel · 3 Nov · Unpaid: net £610.00 + VAT £122.00 = £732.00
- **INV-0044** · Hill Lettings · 12 Nov · Paid: net £250.00 + VAT £50.00 = £300.00
- **Totals:** net **£1,260.00** + VAT **£252.00** = **£1,512.00**

⚠ Gap in the sequence: INV-0043 is missing. Was it cancelled, or not entered?

Prompt 11: A missing-receipts list

Use it when: your bank statement has spending you can't match to a receipt.

Compare my bank statement lines with my list of receipts.
Make a list of every payment out that has no matching receipt: date, payee, amount.
Then write me a short to-do list for tracking each one down (e.g. "check email for supplier invoice").
Statement lines: [paste]
Receipts I have: [paste]

Illustrative example: written by us, not a recorded AI output

No receipt found for:

Date	Payee	Amount
6 Nov	City Plumb Supplies	£64.20
14 Nov	Fuel station, A64	£58.00

To do: search your email for "City Plumb Supplies" invoices · ask the fuel station or check your card app for a digital receipt.

6. Tools if you outgrow prompts

When copying and pasting gets too much, accounting software can make and send invoices for you. See our guides to [quotes and invoices](#) and [bookkeeping](#).

Tool	Starting price	Source	Checked
Xero	Ignite from £18/month (ex VAT), with 20 invoices and 10 bills a month and VAT returns; introductory discounts available	xero.com	16 Oct 2026
QuickBooks Online	Sole Trader Plus £10/month; introductory 90% off for 6 months often offered	quickbooks.intuit.com	16 Oct 2026
FreeAgent	Limited companies £33/month (ex VAT); free with some UK business bank accounts (e.g. NatWest, RBS, Mettle)	freeagent.com	16 Oct 2026

7. Bonus

Prompt 12: Explain this invoice to my customer in plain English

Use it when: a customer is confused by an invoice, or queries what they're paying for.

Explain this invoice to my customer [customer name] in plain, friendly English. Say what each line is for in one short sentence, explain what VAT is and how much of the total it is (only if VAT is shown), and confirm the total and when it's due. Recalculate the sums and tell me separately if anything doesn't add up. Under 120 words, British English.
Invoice: [paste]

Illustrative example: written by us, not a recorded AI output

Hi Mrs Patel, here's what invoice INV-0042 covers:

- **Radiator, £320:** the new double radiator, fitted.
- **Valves, £90:** two valves at £45 each, so you can set each radiator's temperature.
- **Labour, £200:** four hours at £50 an hour.

That's £610 for the work. VAT is a tax we have to add because we're VAT-registered: £122, which is 20% of £610. The total is £732, due by 17 November.

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