



DEBT RECOVERY SOLUTIONS

ABN 87 679 667 495

INTRODUCTION

OVERVIEW

Creditcom is a wholly Queensland owned company specialising in Commercial Collection for Australian Business. We provide a comprehensive service dedicated to the collection of outstanding monies in the quickest and most cost effective manner, tailoring our skills to suit your individual requirements.

AFFORDABLE DEBT RECOVERY

Creditcom offers a commission based debt recovery service. We aim to collect your money fast, without the expense of legal action. Value for money is central to our business ethic.

PERSONAL NEGOTIATION

Every attempt is made to establish direct telephone contact with the debtor. We believe the best results are always obtained by personal contact and negotiation.

It is a proven fact that debtors respond more positively to third party involvement.

You are kept fully informed throughout the collection process and are notified immediately upon the receipt of any monies. Should a debtor ignore the notice given, pressure is increased by the issue of a Summons Notice (48 hours to pay or Summons to follow) and further direct telephone contact. You have the Creditcom Commitment to protect your customer relationships while maximising your return. Our experienced, licensed collectors are trained to be diplomatic and courteous, yet highly effective in negotiating payment.

LEGAL ACTION

All efforts are made to settle the debt amicably without recourse to legal action and most assignments are completed at this stage. We are aware that certain accounts cannot be resolved in this manner. When stronger action is required, Creditcom has the staff and procedures in place to maximise results. Our experienced collectors are able to proceed accordingly through a network of affiliated attorneys.

A ONE TO ONE APPROACH is the foundation of our collection procedure. Creditcom is able to provide flexible and dedicated support at precisely the level you require. You can rest assured that every possible effort is being made to ensure a speedy settlement of your account. If you require any further information regarding our services, please do not hesitate to contact us or visit our website at www.creditcom.com.au.

We look forward to being of service to you.

Yours Faithfully,

BRIAN PACKER

Executive Manager - Creditcom



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COMMISSION / FEE SCHEDULE

We can effectively handle accounts of any size, in any stage of delinquency.

We seek to motivate debtors so that full payment is achieved within 21 days or less without the need for costly litigation.

Nett Commission: **15%** per individual account (+GST)

Minimum Commission: **\$75.00** per individual account (+GST)

Minimum Debt Lodgement: **\$500.00** per individual account

EXAMPLES:

COLLECTED MONIES	COMMISSION FEE	GST	TOTAL
\$500.00	\$75.00	\$7.50	\$82.50
\$2,000.00	\$300.00	\$30.00	\$330.00
\$5,000.00	\$750.00	\$75.00	\$825.00

* Better systems mean better results.

Our one to one priority service guarantees immediate attention that is both personal and strictly confidential.



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CLIENT AGREEMENT

TERMS & CONDITIONS of DEBT COLLECTION

1. With collection services the Client will instruct Creditcom (hereinafter referred to as "the Company") to follow up or issue the demand or cause process to be issued, on its behalf, at the agreed scale commission rates, including legal charges and disbursements, except where specifically excluded.
2. All accounts that are referred to the Company for collection, that are subsequently withdrawn, settled directly with the Client or otherwise finalised, are subject to the Company's costs, commission or other fees which are applicable at that time. Such settlements, including goods and/or merchandise returned to the Client for credit or contra, shall be subject to the aforesaid Company's costs, commissions/fees.
3. Where an agreement is accepted by the Client to have any accounts settled by way of on-going instalments, each and every such on going instalment shall be subject to commissions as outlined in the Commission Schedule.
4. Subject to the Client providing the Company with written authorisation, the Company agrees to engage a Solicitor to take legal proceedings, in the name of the Client, through the appropriate courts.
5. The Client authorises the Company to receive all monies collected, on its behalf, and to hold the same in Trust for the Client, subject always to the right of the Company to deduct therefrom all monies that may be otherwise due by the Client, to the Company.
6. The Company reserves, the right at any time to increase its charges. Notice of any variation must be given in writing, no less than thirty (30) days prior to any change.
7. The Company reserves the right to deduct the commission payable to the Company, from funds collected, on behalf of the Client.
8. The Company acknowledges, and agrees that, in carrying out the services, the Company will do so strictly in accordance with the terms of the attached Proposal and Client's instructions.
9. The Company is indemnified, by the Client, and shall remain so indemnified, from all damages, actions, claims of demands which may be sustained or suffered or directed against the Company by any person/s or organisation may sustain or purport to have sustained as a result of any actions taken by the Company, upon the Client's instructions, and on the Client's behalf.

Please Complete, Sign and Return via your chosen method:

FAX: 07 3822 6297, **EMAIL:** info@creditcom.com.au, **or POST:** PO Box 1627, Capalaba BC Qld 4157

YOUR DETAILS

Registered Business or Company Name: _____

A.B.N.: _____ A.C.N.: _____

Contact Name: (please print): _____ Position / Title: _____

Postal Address: _____

State: _____ P/Code: _____

Ph: () _____ Fax: () _____ Mob: _____

Email: _____ Website: _____

I accept the attached Proposal for Debt Collection and agree to be bound by the Terms & Conditions of Debt Collection, as stated above. I am an authorised representative of the above mentioned Entity.

Signature: _____ Date: _____ / _____ / _____

Name: (please print): _____ Position / Title: _____



CREDITCOM

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DEBTOR DETAILS

Please Complete and Return along with Client Agreement via your chosen method:

FAX: 07 3822 6297, **EMAIL:** info@creditcom.com.au, **or POST:** PO Box 1627, Capalaba BC Qld 4157

Please include copies of the following documents pertaining to each Debtor

1. Copies of all outstanding Tax Invoices.
2. Current Statement.
3. Copies of any contract(s), credit applications or relevant correspondence.

** Make copies of this page as needed where more than 2 Debtors are being lodged.*

DEBTOR DETAILS

Company / Business / Entity Name: _____

Contact Name: (please print): _____ Position / Title: _____

Postal Address: _____

_____ State: _____ P/Code: _____

Ph: () _____ Fax: () _____ Mob: _____

Email: _____ Website: _____

Additional Details / Comments: _____

DEBTOR DETAILS

Company / Business / Entity Name: _____

Contact Name: (please print): _____ Position / Title: _____

Postal Address: _____

_____ State: _____ P/Code: _____

Ph: () _____ Fax: () _____ Mob: _____

Email: _____ Website: _____

Additional Details / Comments: _____
