

## **HOW CAN WE HELP YOU AND YOUR CUSTOMERS?**

**SOME OF THE SERVICES PROVIDED BY EC CREDIT CONTROL INCLUDE:-**

### **DEBT RECOVERY**

Where a client has issues with customers paying consumer or commercial debts, we can provide a collection process which is robust, proactive and effective. For the SME market we use a voucher based collection system where the client has a \$50+GST loading fee. Commission is charged only on successful collection (vouchers are sold in books of 5 or 10 with no expiry date). This pricing gives the client a transparent view and the knowledge that in a worst case scenario, if the debt was not collected, there would only be a \$50+GST cost.

It is our goal to have a result within 31 days of the debt being loaded. Clients are provided with a FREE interactive website for loading debts and reviewing progress once debts are loaded. The cost of the voucher and other collection cost may be able to be passed on the debtor where appropriate **Terms and Conditions of Trade** are in place.

### **TERMS AND CONDITIONS OF TRADE**

EC Credit Control can tailor make terms of trade for clients to ensure they are given protection when doing business with their customers. Important clauses include – Default and Consequences, Privacy (allows credit checking), Price and Payment, PPSR, Cancellation to name a few. Also included are Credit Application, Quotation, Variation, and Personal Guarantee Forms plus many more to support our clients. Costs vary for terms of trade as they are determined by the client's individual requirements.

### **CREDIT REPORTING**

Through our business partners, Veda Advantage, we can provide full credit bureau facilities searches of individuals and companies for our clients. As well as clients being able to load defaults against customers with small debts i.e. don't wish to load with the collection agency they are also able to place alerts or monitors against their customers. Clients must have appropriate **Terms and Conditions of Trade** in place for this service.

### **QUESTIONS TO ASK YOURSELF**

- How much of your debtor book is 90 days plus?
- Do you have Terms of Trade and if so when were they last reviewed?
- How do you check your new customer's creditworthiness

### **WHO IS MY CONTACT?**

**Nick Kerr** manages the Bay of Plenty, Rotorua and Tauranga regions. Nick is more than happy to discuss our services with you or with your clients on a no obligation basis.

**Nick Kerr**

**027 713 2128**

**[nick.kerr@eccreditcontrol.co.nz](mailto:nick.kerr@eccreditcontrol.co.nz)**