

active[®]
debt recovery

No debt recovered... **NO FEE**

With 21 years in the business we use more recovery techniques than most debt collection agencies, so we can get your money back faster.

We're professional, innovative and will achieve real results for you.

We guarantee that if we don't bring in your money, it won't cost you a cent in commission!

We make the collection process 100% risk-free, hassle-free and stress-free. You have nothing to lose and everything to gain.

We increase your cashflow

Our systems and debt collectors are geared to getting you paid sooner resulting in increased cash flow and less stress for you.

We increase your profits

With fewer bad debts, fewer outstandings and the ability to recover your collection costs, your profit margin will permanently increase.

We achieve results you cannot

Being Mercantile Agents we can credit default, make face-to-face visits, take legal action and locate non-payers. Our actions have a permanent affect.

We save you time and effort

We specialise in debt recovery, making us efficient and effective. We let you focus on growing your own business without the worry.

We are 100% dedicated to you

Our professional staff are experienced and dedicated to providing you with exceptional one-on-one attention.



“We achieve high collection rates because we use more recovery techniques than most debt collection agencies.”

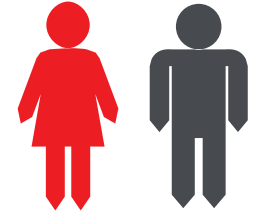
Mark Amor B.Com, M.Fin, ACA, CDEC
Managing Director

Call 1300 853 230 | www.activedebtrecovery.com.au



Our techniques are cutting edge...

We are helping frustrated businesses collect their outstanding money fast by using our proven debt collection techniques. Find out more about our team and what we stand for.



Who we are?

We are a Debt Collection Agency focused on providing specific debt collection solutions for all Australian businesses.

Our team of industry experts have developed all systems and techniques that are used to recover your money fast. Our Managing Director is a Chartered Accountant with a Bachelor of Commerce Degree, Masters in Finance, with over 21 years' experience in the credit management industry, working with international companies, KPMG and Heron International London.

What we do?

We are passionate about providing businesses with total credit management and debt collection solutions. We make it easier for businesses to manage late or non-paying customers and avoid bad debts. We save you time and money by reducing your bad debts and days outstanding which results in increased profits and cashflow. This will reduce your stress, pressure and collection costs. We let you get back to your business.

How we do it?

We provide you with a personal one-on-one relationship with one of our highly experienced debt collection officers. Your debt collection officer will work with you to help implement more effective credit and cash flow management procedures and will actively assist you in the prevention and collection of your outstanding debts. We use our proven debt collection techniques to recover your money fast.

Why we do it?

We have the mission of providing all Australian businesses with high quality professional credit management and debt collection services. We understand the challenges involved with running a business in today's fluctuating economy. Our priority is to ensure that you have the correct debt collection and credit management systems in place to ensure the longevity of your business.

How to get started using our **No Recovery, No Fee Service**

We are used by businesses of every size, from sole traders to large corporations.

No matter what your business does, we can help you get paid.

You Submit Your Debt

Submit your unpaid debt now at

www.activedebtrecovery.com.au/submit

and we will do the rest. Our team of qualified professionals have the debt recovery skills and experience to collect your outstanding debt in the shortest possible time. We act for you and will pursue your outstanding debt as far back as 6 years using our Debt Collectors Licence.



We Act within 24 Hours

Your submitted debt will be actioned by your personal debt collection officer within 24 hours. Plus, if you have the correct terms and conditions in place, our debt collection service could be FREE. You can find out more about adding your debt recovery costs to your invoices when you contact us.



We Get Fast Results

Your personal debt collection officer will keep you informed of the progress of your debt. We deal with the debtor from this point taking the stress, pressure and worry away from you. We let you get back to your business. You can also login to our 24/7 web portal to review the actions that have been taken on your behalf.



You Receive Cash

Any monies received by us are remitted to you weekly from our trust account. Any payment arrangements made with the debtor will be closely monitored by your personal debt collection officer so you have no further worries about being paid.



Our commission rates start from an industry-beating low of just 10%

Let us show you how you can recover your collection costs, which possibly makes our service absolutely **FREE!**
We will provide you with this valuable information at no cost.

COMMISSION RATES

Our everyday rates are some of the most competitive in the industry, but we go even further. You can take advantage of our special offer, saving you up to 33% off our standard commission rates!
It's an offer that is unmatched in the local market.

Debt Amount	Standard Rates	Current Special Rates	Savings
Over \$50,000	15%	10%	SAVE 33%
\$10,001 - \$50,000	20%	15%	SAVE 25%
\$5,001 - \$10,000	25%	20%	SAVE 20%
\$1,001 - \$5,000	30%	25%	SAVE 17%
Under \$1,001	35%	30%	SAVE 14%

SPECIAL OFFER

Save up to 33% off our standard rates.
Offer is available to Printing Industries Association Members

Commission is payable on the amount recovered from the debtor at the applicable rate. The applicable rate is based on the instructed debt value not the amount recovered. ie. If the debt value is \$15,000 and we recover \$5,000, then the applicable rate is 15% of \$5,000.

Note: GST is applicable to the above rates. Debts under \$500 are accepted at our discretion, 20%+GST will be added to the above Commission Rates.
Debts that are older than 12 months from their invoice date, 10%+GST will be added to the above Commission Rates.

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The Special Actions we may take during collection

We want to get you paid fast. We use tested and proven methods to achieve real results for you.

When you submit your debt, you want it paid fast. Although we have a set process where 60% of the debts that are recovered by us are paid after just the first few steps, some debtors give us more of a challenge. We have a variety of recovery techniques to use with such debtors. Listed below are some of them:

Face to Face Visit

We can arrange a Face to Face Visit by our licenced Field Call Agent to make demand for payment in person. We can explain what may happen to them next if payment is not made and shows that you will not be giving up on pursuing the debt.

Skip Trace Enquiry

We use advanced databases and search techniques. We are licensed to access property databases (RP Data, TICA), Credit Reporting (Veda), other public records and social media.

Licensing Infringement Complaint

We may have an option to make a licensing complaint against the debtor for non-payment with some governing authorities. This can affect the debtor's licence which can result in payment.

Commercial Credit Default Listing

We may have an option to place a 5-year default mark on your debtor's credit file. This has tangible consequences for any debtor and is a big incentive for them to pay the debt and clear their name.

Solicitors Legal Engagement Notice

We engage a solicitor on your behalf and advise that the matter can escalate to a Court proceeding. This works because the debtor wants to avoid a permanent record.

Repossessions

We can arrange to repossess assets that you have security over by using our licenced Repossession Agent. We can also arrange for these goods to be sold at action.

Dispute Resolution Assistance

We can act as a mediator and/or broker between the parties to deliver a faster, more favourable dispute settlement than a hard-nosed collection process alone will produce. We are experts in getting you paid.

Payment Arrangement

We can make payment arrangements with your debtors with your approval. Payment arrangements are only agreed to when necessary. We will then monitor and enforce each and every payment for you so they do not default on their obligation.

Court Action

We can commence legal action for you against the debtor in the Magistrates Court or appropriate Tribunal for usually less than your local solicitor. You can choose whether or not you wish to proceed.

Tribunal Decision Conversion

We can arrange to have your Tribunal Decision (ie QCAT, VCAT etc) converted into a Magistrates Judgment so that their credit rating will be affected and that you can use the enforcement options available by the Court.

Enforcement Notice

We can commence enforcement proceedings by making demand for payment and preparing and sending the debtor the required Statement of Financial Means so that enforcement options become available by the Court.

Enforcement Hearing

We can assist in obtaining an enforcement hearing. The Court will direct the debtor to complete the Statement of Financial Means while under oath. If the debtor does not attend, an arrest warrant may be issued by the Court.

Enforcement Warrants

We can assist in obtaining enforcement warrants against the debtor. Types of warrants include, redirection of earnings, redirection of a debt, regular redirection from financial institution and seizure and sale of property.

Assessment of Financial Means

We can assess the debtor's ability to pay by obtaining and analysis the debtor's completed Statement of Financial Means. We can provide you with our recommendations on the best option to pursue further.

Statutory Demand Notice

We can issue a statutory demand notice to the debtor company. If the debtor company fails to pay the debt within 21 days from the date of service of the demand the company is presumed "insolvent" and we can make an application to wind the company up.

Bankruptcy / Liquidation Proceedings

We can commence bankruptcy proceeding for you against the debtor. By issuing this proceedings notice, the debtor may pay you to stop the bankrupt proceedings. Bankruptcy has a major effect on the debtor's life.

These are the top 2 questions we are asked by our clients!

Our answers are why our clients continue to entrust us with their outstanding debts.

We want to work with you.

What is your collection success rate?

Our collection success rate depends on a number of factors.

These include:

- the age of the debt;
- the contact details provided by you;
- the last date you made contact with the debtor;
- whether the debtor has skipped;
- whether the debt is in dispute;
- whether the entity is registered;
- whether another collection agency has attempted recovery prior.

All of these factors influence our collection success rate. That is why we work for you on a no recovery, no fee basis'. This makes our service 100% risk free to you. It is extremely important to give us your outstanding debt as close to the 21-day overdue mark as possible as this dramatically increases the collection success rate from the average success rate of 57%.

What can you do that I can't do?

Here are just some of the things that we can do that you cannot.

- Third party collections are more successful than in-house collections because the debtor has to deal with our tenacious and professional team and we get results.
- Our Mercantile Agent status adds strength to our actions to get you paid.
- We have specialised debt collection systems that document all actions and can be accessed 24/7 by you. We monitor all letters, emails, sms and call lists, so no debt gets missed.
- We can help your debtor to refinance through our preferred team of finance brokers. This gets you paid faster.
- We can mediate disputes to obtain quick resolutions and get you paid sooner.
- We can negotiate payment arrangements and monitor them using automated, accurate tools like EZI Direct Debit, SMS and email.
- We can place credit defaults on commercial debtors that do not pay, affecting their credit rating for up to 5 years and forcing them to pay if they want to clear their name.
- We have access to numerous paid databases and reporting agencies that would cost you thousands per year to subscribe.
- We constantly train our staff to comply with the ASIC, ACCC and Privacy Act Laws that affect your business.
- And that is just the start of the advantages we can provide to your business.

Testimonials

Stress levels reduced is a common theme!

We strive to make your life easier so you can enjoy the fruits of your labour.

“I would like to thank you for all of your help you gave us on retrieving our money. 100% success rate on getting all 3 to pay was great. I would have no trouble recommending you to anyone who needs money to be recovered from slow payers. Thanks again.”

Chris Ayres
AYRES PLUMBING

“We had let our debtor ledger get out of control and needed help to clean it up. By using Active Debt Recovery we were able to do this and increase our cash flow. They were extremely friendly and approachable throughout the collection process.”

David
OZONE SWIM

“Just received payment. Wonders will never cease! You extracted blood from a corpse of a stone. You moved heaven and earth and kicked the winning goal. Your professionalism in the whole sordid affair has been remarkable. I had thrown up my hands on the possibility of being paid for this work a long time ago. Thank you. I will recommend your services to anyone who needs debt collection.”

Phil England
TERRACE PHOTOGRAPHERS

“Thank you so much for your help in the recovery of this debt and the dogged nature of your professional approach. I would have not got anywhere near the results without getting Active Debt Recovery involved. I have been recommending your services to my quality associates and friends within the building industry. Thanks again.”

Jim
PENINSULA BI-FOLD DOORS

“Very impressed with their swiftness to recoup outstanding debts which have been ignored for over 3 months by chasing by myself.”

Carla
AUSTRALIAN DIVERSIFIED
ENGINEERING

We do everything for you...

We eliminate all of your ongoing frustrations of dealing with non-payers!

We can become an extension of your in-house team with the explicit goal of shortening collection cycles and decreasing bad debts. When you get us involved early in the collection process the net result is more cash kept in your business, permanently.



We don't outsource your collections to overseas call centres

Other debt collection agencies (including some of the industry's biggest players) do. In fact we don't use call centres at all. We believe in personal, one-to-one relationships and we will assign you a personal debt collection officer.

We comply with the ACCC and ASIC collection regulations

The collection practices of some other companies are illegal and you could unknowingly be exposed to substantial financial and criminal penalties. Numerous prosecutions have been launched over illegal collection activity.

We guarantee that we will give your debt our 100% focus

If you don't get paid, we don't get paid. Therefore we have a big incentive to getting you paid fast. And if you want to have an ongoing relationship with your debtor, we will work with them to achieve that outcome.

We cover the majority of the Australian population.

We can perform debt collection work in:

Queensland (QLD)

New South Wales (NSW)

Victoria (VIC)

Australia Capital Territory (ACT)

Tasmania (TAS)

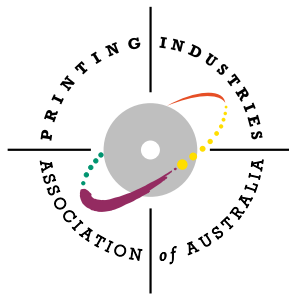
Western Australia (WA)



Call 1300 853 230 | www.activedebtrecovery.com.au

**Become Active today
and start benefiting from
our success.**





Proud Partners



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