

## Procedure for initiating Debt Recovery Action

### In order to initiate the collection, we need:

1. Debtor's identification and contact details. The more you provide, the quicker we'll collect:
  - Debtor's name;
  - ID number
  - Address,
  - Telephone
  - E-mail
  - Fax, etc.)
2. The debt balance statement.
3. The interest rate to be applied (including the date it is to be effective from) and/or the fixed charge to be applied to the debt, if any. This must be supported by your contract with the debtor or by a legal provision
4. Creditor's identification and legal representative name:
  - The person who represents the creditor legally
  - ID number and
  - Job position of this representative

### Information requested to start legal proceeding:

To initiate legal proceeding, we need in addition:

1. The information requested above, related to the debt and to the creditor, and
2. Invoice's copies

We can start legal proceedings with the copies but the original invoices are needed before the date for the hearing

October, 2008

**White Paper**

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**After receiving the case, we will:**

1. Confirm receipt of the case.
2. Send a letter to the debtor, by registered mail if needed.
3. Thereafter, no standard chain of action.
4. We want results and take the appropriate actions including on site visits where appropriate.
5. If amicable efforts fail, we'll propose legal proceedings when appropriate.
6. If no solution is reached, we deliver a report for your administration.
7. We can supply information on progress to date.
8. We maintain continuous action (no sleeping files).
9. You are immediately informed upon the collection, and
10. We transfer all funds recovered, minus commission, at your earliest convenience.

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