



INFORMATION ABOUT DEBT RECOVERIES AUSTRALIA

Thanks you for taking the time to read about us. We are a mercantile agency operating across all industries. We have extensive experience in debt collection and credit control, and can work closely with you in recovering debts of any size.

We understand that your first priority is the minimization of your outstanding debts. Our priority at Debt Recoveries Australia is to provide an increased success rate of recovery, reduction in outstanding debts and increased profitability for your business. Utilizing the services of Debt Recoveries Australia for your recovery needs, will enable your staff to better focus on the core needs of your business and its clientele.

Debt Recoveries Australia provides professional, friendly, yet assertive recovery services with commissions rates based on the nature and age of the debts. All search fees are included in our commission rate. There are no other fees or charges, making your accounting and invoicing easier. To streamline the collection process for our clients, we have an on-line collections system, enabling you to view and up-load cases, make comments and instruct us on-line in real-time.

We have an integrated legal arm, called ADC Legal, providing you a “one stop shop” for all your recovery and legal needs.

Enclosed is further information about DRA and ADC Legal and the services we provide. I would appreciate the opportunity to make a time with you to discuss your recovery needs further in person. Please let me know a good time for you.

Kind Regards,

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OUR COMMITMENT

Our Mission

To increase your cash flow and profitability. We will work with you to make your life easier.

Recovery Process

Debt Recoveries Australia work closely with clients through all aspects of the collection process, from initial debtor case transfer to recovery completion and payment, the experience of DRA has proven that a personal, direct approach with both our clients and our debtors is the most effective method of debt recovery.

Advantages of using DRA

- **NO UPFRONT FEES OR ON-GOING CHARGES**
No collect - no charge policy. Our fee is performance-based
- **RECOVERY EXPERIENCE & KNOWLEDGE**
All DRA representatives have a mercantile background and extensive experience in credit management and recovery
- **YOUR BRANDING & BRAND EQUITY RESPECTED**
DRA conduct our recovery processes with your business or company brand representation as priority and paramount during the retrieval process
- **RECEIPT & ACTION WITHIN THE FIRST 24 HOURS**
DRA guarantee every case is initiated within first 24 hours of receipt
- **CONTINUOUS ACTION ON RECOVERY**
DRA also guarantee every current case is reviewed and action taken every week





- **FREE ADD-ON RECOVERY SERVICES**

Free demand and follow up letters

Free skip-tracing/location with debt collection

Free legal advice from our partner, ADC Legal Pty Ltd, and access to our extensive legal panel in each state

Recovery services provided by DRA

Below is a full list of our services:

Debt recovery

Debt prevention training

Field calls

Skip tracing

Factual investigations

Credit reporting

Personal and business searches

Legal advice and access to our legal panel





ABOUT DRA

The DRA Company

Debt Recoveries Australia (DRA) commenced business in Australia in 2001. Since then, DRA has experienced significant growth and now assist many businesses and enterprises that include small to medium businesses, through to large brand name entities with retrieval and recovery services that range from debt recovery, cash flow acceleration, consultation and the collection of overdue trade accounts. In 2014, DRA commenced a legal arm, called ADC Legal Pty Ltd. DRA and ADC provide a “one stop shop” for debt recovery and legal services. Our goal is to work with you to make your life easier.

Vision and Goals

We are one of the leading mercantile agencies in Australia. We make our clients more profitable by taking care of their outstanding debts and freeing their time. We deliver exceptional service and go beyond our client’s expectations.

DRA strive to be recognised as leaders in our field by becoming your preferred recovery agent. Our success will be built on quality of service and absolute dedication to the needs of our clients. This dedication embraces innovation, competence, cost efficiency and the skills of our specialist staff.

Our primary focus is to achieve a level of performance and growth that exemplifies our mission, vision and goals, motivates our team, and directly improves relationships with our clients. We will strive to remain competitively priced and to achieve a high percentage success rate in recoveries.

Industry Respected

DRA conducts business in strict adherence with the Institute of Mercantile Agent’s Code of Ethics, ACCC debt collection guidelines, the Insurance Code of Practice, Consumer Financial Hardship requirements and is a fully licensed commercial and mercantile agent. DRA is committed to carrying out its business activities in strict adherence with client interests and representation as priority during the retrieval process. DRA understand that when we recover outstanding monies on behalf of your brand, we adhere and commit not to damage your brand equity during the retrieval process on your behalf. Therefore, protection of your privacy is also very important to us. You can view our Privacy Policy on our web-site.





DRA SERVICES

Debt Collection & Legal Services

DRA's staff has comprehensive experience in domestic and commercial recoveries, providing you with all the resources and expertise necessary for fast, efficient debt collection.

Our aim is to maximise recoveries and speed of collections, while being responsive to our client's individual needs. A negotiated commission charge will be payable on the dollar amount of debt recovered. There is no charge if the debt is not collected and no hidden charges. This makes for easier invoicing and accounting processes.

DRA's collection practices include regular telephone calls and emails, rather than letters. Within 24 hours of receiving your account referral, DRA will attempt to make contact with the customer. As the nature of the debt may include field calls or skip tracing, we will take the necessary steps to locate and contact the customer as each matter dictates.

Our "demand" letters are guaranteed to get you results. Letters sent by DRA are often enough to secure payment from your past due accounts quickly, effectively and in full. They can also help avoid more expensive contingent collection efforts such as legal action. We will always strive to collect 100% of the debt. Payment in full is the first priority for our debt recovery specialists.

If the debtor cannot afford to pay the outstanding amount, they must then complete a comprehensive financial questionnaire in order for us to ascertain their financial status. It may then be necessary to offer the debtor alternate payment options such as a reduced lump sum or a suitable repayment plan. In this instance, DRA will liaise with you to discuss such an offer and will monitor mutually agreed payments until closure.

If legal action is desired or required against a debtor, DRA can refer the case to our integrated law firm, ADC Legal Pty Ltd - <http://adclegal.com.au/>



ADC Legal Pty Ltd

If the time arises where it may be necessary to pursue debts through legal processes then it's important to have top advice. DRA now has an in-house, incorporated legal firm, called ADC Legal, providing you a "one stop shop" for your debt recovery and legal needs.

ADC Legal aims to be the number one debt recovery legal firm in Australia, specialising in debt recovery.

There are instances where legal action pays off. There are also some debtors who finally settle their debts once they realise that legal action is pending. With our new partnership with ADC Legal, we are able to offer the following services:

- ⊕ Legal letters
 - Sending a letter from a mercantile agency can be enough to make many people pay their debts, but for those who don't pay the idea of receiving legal letters from a national law firm carries even stronger weight. If the need arises and we send these legal letters, we immediately see an increase in payments from debtors. Most people naturally want to avoid legal action, and this may be the perfect prompt to make them pay.
- ⊕ Free legal advice on any matters, with no expectation to proceed.
 - When we use our business relationship with ADC Legal to get advice for you, there's no obligation to issue legal proceedings. Part of the relationship is built on the fact that there are times where we can resolve an issue with some information. There may also be times where the best way forward is by initiating legal proceedings, be it issuing legal proceedings to get the desired outcome or following through with court cases. For all these matters ADC Legal are perfectly positioned to assist DRA with recovering your money.
- ⊕ National legal firm with extensive experience in the insurance industry.
 - ADC Legal has a national reach; they are large enough to be able to offer the resources and depth to respond to their most complex legal needs, yet small enough to be efficient, nimble and responsive.

If you want more info on our legal services partnership or advice, check our website, www.adclegal.com.au

If we believe there is a need to commence legal proceedings we will advise you in advance and provide an estimate of what legal costs we believe will be incurred. We only believe in commencing proceedings if there is a good chance of recovery. If your organisation has a preferred legal provider we are happy to work with them.





On-line Database Access

Our on-line system, QRM (Quality Recovery Management), has been designed specifically to capture all relevant collections data which includes details relating to each division/cost centre/geographic location.

DRA utilises an on-line mercantile collections system, giving you access on-line, which enables you to view and up-load cases, make comments and instruct our operatives over the internet. This system ensures absolute security of data for each client by the creation of a separate master group.

To maximise the availability of relevant data for the user, DRA has designed a customised information screen, which captures all relevant collections data which includes details relating to each division/cost centre/geographic location.

Our system allows DRA to provide you with reports which are relevant, informative and up to date in a cost-effective way. DRA has the ability to produce various reports both standard and customised.



OUR VALUED CLIENT LIST

Below is a name list of some of our valued clients:

Apollo Motor Homes	Innovation Group
Azcor Consultants	McDonalds
Calliden Insurance	Metropolitan Fire Brigade
Coca Cola Amatil	Rentsure
Coles Insurance	Reliance Partners
Cuna Mutual	QBE
Domain Corp	Sellers Muldoon Benton Insolvency Partners
Gough Recruitment Services	Ticketmaster
Global Transport and Automotive	Vince & Associates Insolvency Group
Holden Motor Sport	Wesfarmers Insurance
Hunter Premium Funding	
Insurance Commission of WA	

For client testimonials please visit our testimonial page on our company website: <http://www.debtrecoveries.com.au/testimonials/>



DEBT PLACING

What do I need to do?

DRA provides a contract outlining the terms and conditions of trade that needs to be signed by a representative from your company. You can lodge debts online at www.debtrecoveries.com.au, under the 'Services' tab. We also provide a simple Debt Referral Form that can be tailored for your business. All the details for each debt you refer to us can be provided on this Form and sent to us. DRA provides monthly reports on the progress of all outstanding debts.

How do I get my money back?

Once we are successful in recovery, the debtor reimburses DRA for the full amount of the debt outstanding, which is then banked into our trust account. A monthly direct credit transfer to your nominated bank account will be made payable to your business or company for the balance of the amount recovered, less our commission.

How much will it cost?

We collect debts on a commission basis. There are no other hidden fees or charges, unless the case is referred to our legal department and panel, which is at your discretion. We have a "no collect- no fee" policy for debt collection. If DRA is unsuccessful there is no charge to you. The commission rates are negotiable depending on the size and nature of your outstanding accounts.

**CALL 1300 799 511 TO HAVE YOUR DEBTS ACTIONED
IMMEDIATELY**

