

Recover your Debts Quickly & Minimise your Risk



About us

JMA Credit Control is an Australian owned Collection Agency with over 50 years' experience collecting overdue accounts quickly and

cost-effectively with a unique personal and professional service. We collect your debts like they were our own.

How we collect your accounts?

When our name is introduced to start the collection process, the majority of debtors' will either pay the full amount of the debt or make an arrangement to pay by instalments.

We either send a final notice letter on our letterhead or we can send a solicitors letter of demand.

If the letters are unsuccessful, we

can then follow up with a telephone demand and exhaust all pre-legal steps to recover your debts.

If they are a company or business we can also list a default on their credit history on your behalf.

We consider our process to be "best practice" but of course our service can be tailored to suit your individual needs.



"Our service can be tailored to suit your individual needs"

Recover your Collection fees and make your debt collection free of charge.

If you have an agreement with your debtor that includes terms and conditions that allow you to recover debt collection costs, these can be added to the debt and legally recovered from the debtor. If you don't, we can show you how to change your credit documents so in future your debt collection costs are paid by your debtors'.

Why choose JMA Credit Control?

The unique benefits of our debt collectors service include:

- ✓ The JMA team has been together for over 5 years and the one person is dedicated to service your needs throughout the whole process.
- ✓ Same day action on accounts referred for collection.
- ✓ Established 1960 – Over 50 years' experience.
- ✓ In-house Solicitor.
- ✓ Commission Free letters of demand.
- ✓ Ability to list payment defaults against your debtors.
- ✓ 24/7 online access to track the progress of your accounts with live updates.
- ✓ Speedy legal process - legal documents issued within 48 hours.
- ✓ If legal proceedings are required, 60% of the legal costs are deferred until a result is obtained, which reduces your risk.

Legal Action to Recover your Debt

Unless specifically requested by a client, our aim is to avoid legal action to recover your debts, but if the debtor still refuses to pay after we have exhausted all pre-legal steps, we can issue legal proceedings through our in-house solicitor, **Muir Legal**.

For debts in Victoria that are under \$10,000.00, 60% of the legal costs on the issue of proceedings are deferred until a result is obtained.

You therefore minimise the risk and cost associated with legal action. Also, we are electronically linked to the Courts throughout Australia, which means legal documents are issued within 48 hours.

**Contact us for a free consultation.
Phone 1300 664 223**

What does the JMA collection service cost?

You have 3 options:

1 On-going No Collection = No fee:
Commission scale
(based on the total debt)

\$0 – \$500	20%
\$501 – \$1,000	15%
\$1001 – \$5,000	12.5%
\$5,001 – \$10,000	7.5%
Over \$10,000	5%

2 Pay an Annual fee of \$175.00:
Reduce your commission fees

\$0 – \$500	15%
\$501 – \$1,000	10%
\$1001 – \$5,000	7.5%
\$5,001 – \$10,000	5%
Over \$10,000	3.5%

3 Pay the same commission fees as above, but take advantage of our commission free letters of demand (contact us for more information).



**Safeguard your Cash Flow,
Minimise your Risk.**

Richard Thompson
richardt@jmacredit.com.au

Tel Direct: 03 8532 2501
Fax: 1300 761 184

www.jmacreditcontrol.com.au