



**Kearley**  
**Lewis** pty. ltd.

**Mercantile Services**

# Our Proposal

**Client Service Through Commitment And Dedication**

## **Client Service Through Commitment and Dedication**

Being the Kearley Lewis mission statement and core value is what differentiates us from the other Debt Collection agencies.

Set up as a boutique Mercantile Agent, rather than just another debt collection agency, Kearley Lewis have combined legal and professional skills matched with experience to effectively service your requirements.

Kearley Lewis prides itself on being a Market Leader in the industry by providing our clients with traditional old fashion level of service whilst using the latest collection techniques. This ensures very satisfied clients who have in turn referred a majority of new corporate accounts to Kearley Lewis.

With the convenience of being situated in the heart of the Legal District within the CBD, you are welcome to visit us at our Queen Street office in Melbourne, to meet our Management team, Solicitors and professional Client Support personnel to discuss your company's special requirements.

Please read our proposal to get an understanding of how we can make a difference to your company by "Improving Cash flow and Minimising Bad Debt". Our included commission schedule provides you with the option to select from very competitive rates that suit your requirements rather than offer a generic "flat rate" fee across the board like most of our competitors.

Also enclosed is a direct action form to give you the option to trial us and put our commitment and service levels to the test.

Our policy is to add value through close contact with our clients, so please feel free to contact our Sales Office or Client Services Manager, Jan Woodward.

We look forward to doing business with you.

Yours sincerely

Ruth Kearley

# PROPOSAL FOR COLLECTION OF OVERDUE ACCOUNTS

- STAGE 1** Final Notice Letter - online (**FREE DEMAND LETTER**)
- STAGE 2** Solicitors Letter Sent (**NO CHARGE**)
- STAGE 3** Phone Demands made by our experienced Collectors (**NO CHARGE**)
- STAGE 4** Intention to issue letter advising Court Proceedings (**NO CHARGE**)
- STAGE 5** Letter advising debtor of lodging default on Credit Rating (**NO CHARGE**)
- STAGE 6** Final Phone Demand to advise of pending court proceedings (**NO CHARGE**)
- STAGE 7** Legal Action

## PLEASE NOTE

- From stages 2 – 7, commission will be charged on all monies collected.
- Remember **'No Collection, No Commission'**
- If you have a 'costs clause' in your Terms & Conditions, this allows us to recover your **DEBT COLLECTION COSTS** including **COMMISSION**. Please forward a copy of your Terms & Conditions to our office for confirmation.

**WE DO NOT CHARGE EXTRA FOR** telephone calls, postage, faxing, (there are no hidden charges)

**SPECIALISED SOLICITORS' LETTERS.** (Price On Application)

Where Kearley Lewis stands out from others is wherever possible we endeavour to collect your accounts **BEFORE** involving you in expensive legal action.

# Proposal

We are pleased to provide you with our proposal for your perusal.

After years of working with Australia's corporate clients we understand that they no longer wish to find themselves **“lost in the system”**.

There is a great demand for personalised collection service, small enough to **“remain in touch”**, yet large enough to offer clients a fast, efficient recovery system. Our emphasis has, and will always be, in providing a quality service. We take the time to establish the relationship with you that is often lacking in business today.

At Kearley Lewis, we have high expectations of our staff, where only experienced personnel handle your collection matters. The principals and senior personnel in our organisation collectively have over sixty years experience in the industry to provide your Company with the experience and personalised service you deserve. Kearley Lewis offers you the collection service and legal advice through Lewis Holdway Lawyers, which uniquely addresses your debtor maintenance objectives through;

- **Competitive Pricing**
- **Accessibility**
- **Results**

Through our hands-on management structure you will liaise regularly with your Account Manager with legal expertise close at hand.

## **The benefits of our service include-**

- **Status Reports**
- **Regular Up-dates**
- **In-house Solicitors**
- **On-line access to A.S.I.C. and Veda Advantage (formerly Baycorp Advantage)**
- **Our location in the legal centre of Melbourne**
- **Agents in all States**
- **Professional Process Servers**
- **Field Calls**
- **Tracing Facilities**
- **No Hidden Charges**

The dimension in which we seek to excel is the quality of our **“Client Service Through Commitment And Dedication”** to you, our client.

## **Solicitors**

Mr. Jame Lewis LLB B.Comm, has been involved in the debt recovery area for the past 35 years. Mr. Paul Holdway has 16 years with qualifications and experience in the areas of insolvency, commercial litigation and dispute resolution. Accordingly we are able to give you comprehensive advice on aspects relating to debt collection procedures concerning your debtors. The staff of Lewis Holdway are available on a full time basis for our clients to contact directly for all Court matters relating to their files.

## **Status Reports**

These reports are available upon request

## **Telephone Collections**

Continuous contact will be maintained with the debtor by telephone immediately after you instruct us to proceed, and will continue throughout the legal process until the account is settled.

## **Interstate Agents**

Kearley Lewis (in association with Lewis Holdway Lawyers) has arrangements with agents and solicitors in all states to cover your debtor's Australia wide.

## **Searches**

A search plays a key role in assessing a credit application as it may reduce risk and improve success rate of collection by providing information on the debtor. It is also vital in determining the legal steps to be taken against a debtor.

Our office has direct on-line access to all the bureaus (for A.S.I.C. and Company searches and credit checks) and the Titles Office (Land Registry) for Title searches. Searches if requested can be faxed back to you within the hour, providing the search is immediately available on-line. An advantage of our city location means all other searches will be faxed to you within 1 to 2 hours.

### **Some of the Searches we undertake are;**

- **Current Company & Business Searches**
- **Historical Searches**
- **Title Searches**
- **Directors Searches**
- **Credit Reports**
- **Bankruptcy Searches**

## **Veda Advantage Credit Rating Defaults**

We also have a direct on-line service with Veda Advantage (formerly Baycorp Advantage). Australia's largest credit reporting bureau which allows us to lodge a Default on a company or business credit rating. This default often prompts **Fast Payment**.

## **Credit Checks**

Kearley Lewis can provide credit checks to determine the credit worthiness or risk of any debtors and is available as a report. Price is available on application.

## **Tracing Facilities**

This is a facility provided for tracing or locating absconded debtors

## **Commission**

Our commission is structured to suit your Company's needs. There are many options from which you may wish to choose.

Commission is only charged after the initial seven-day commission free period, once you instruct us to proceed with a solicitor's letter and the account is collected (stage 2 onward).

**Remember! No collection. No commission.**

**We do not charge extra for –**

- **Phone calls**
- **Solicitor's letters**
- **Postage**
- **Faxing**

## **Overseas Accounts**

Please note overseas debts will incur an up-front handling fee of \$100.00 to cover international telephone/fax charges.

# COLLECTION PROCEDURE

## **Final Notice Letter** *(Free of charge)*

This is a Mercantile Demand Letter that is sent to the debtor. This letter is commission free.

## **Pre-legal Action**

Our office will contact you 7 days after a “Final Notice Letter” is sent to your debtor. On Your Instructions a Solicitor’s letter will be sent, followed by a phone demand usually within 48 hours. The Commission Fee is due and payable once the account is paid from here on.

## **Searches**

A Search will be undertaken on all parties prior to any legal action. This Search is taken for your protection. Incorrect information could result in losing an action or having costs awarded against you.

## **Litigation**

On Your Instructions we will proceed with a Complaint . All costs relating to this procedure such as Searches, Issuing Fees, Solicitors Costs and Services Fees, will be charged to your account at the end of the month. It is important to remember that not all of your costs may be recovered from the Defendant, although attempts are made to recover as much as possible.

## **Judgement**

Kearley Lewis will maintain phone contact with the debtor even after Judgement. This procedure can often expedite settlement rather than involve you in any further litigation or the execution of the Judgement.

## **Service**

We will monitor your account and confirm by fax each legal step as it is taken so that you have a constant update of your files should they be required for management discussion.

*If there are any specific requirements to your need not listed, please do not hesitate to contact us as we are happy to tailor any particular service to suit your needs.*

*[www.kearleyLewis.com.au](http://www.kearleyLewis.com.au)*