

## A Full collection services - insured debts

- 1 We will provide you with collection services for the **debts** to which this contract applies.
- 2 For the purpose of these services you will send us - within the period specified in the schedule a **notification** of **overdue account** with request for intervention and, upon our request, any written evidence of the **debt** and of any **security** you may have obtained.
- 3 Within the framework of these services, we will have full power to exercise your rights in relation to your **debts** and especially power to compound, whether these **debts** are covered in whole or in part. You will support any decision we may make in this respect and you will give us an irrevocable mandate, and any documents or titles we may require to provide the collection services, it being understood that we will pursue cases according to our own judgement of the merit of so doing and will decide what resource to apply.

If we do not perform the collection services ourselves, you will take any such measures – in agreement with us or according to our instructions - as may be deemed necessary to protect your rights and to secure the payment of the **debt**, which may imply reselling the goods.

- 4 For those debts that form part of this contract, we will bear the full costs of the pre-legal and legal recovery actions we take or you take - in agreement with us or according to our instructions - subject to the provisions applicable to **recoveries**. You will pay for any collection actions you undertake yourself at your own initiative.
- 5 These services are not available for **debts** which are subject to a **dispute**.

## B Full collection services - non-insured amounts

Following your **notification** and in addition to (1-5 above), we will also provide the collection services for **amounts** that are not covered as part of this contract. You may select any non-insured debts which are to be placed with us for collection

## Collection Module

You will bear the full costs of the pre-legal and legal recovery actions we take. We will pursue cases according to our own judgement of the merit of doing so and we will decide the appropriate means and method of collection and decide what resources to apply. Any action for pre- legal or legal collections will be taken in your name.

The pre-legal costs for these services are specified in the *schedule*.

Any additional legal costs and agency fees will be advised, agreed and charged separately.