

# Debt collection



**6** facts on debt, its impact and what debt collection is really about.



## Debts are not a problem.

Whether it is to finance a house, car or some furniture – there is often no way past taking on debt. If something goes wrong with repayments there is no reason to panic. **Together, we'll find a way to get to grips with your repayment plan.**

## So long as they are paid back.

According to the EOS Survey 'European Payment Practices' 2016, 17% of all payments in Germany were paid late or not at all. **Then the person who should have the money often ends up in debt themselves, without it being their fault.** And so the problem can snowball.



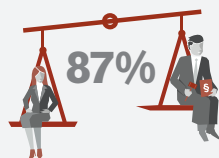
## Otherwise they cause damage.

Smaller companies are particularly vulnerable if their clients do not pay their debts. So it can happen quite quickly that they face a payment emergency themselves.

## That's when we are there.

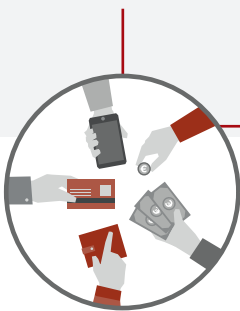
We agree upon **realistic repayment plans** with debtors. Through this, creditors can secure the money they are owed.

By the way: In



**of all cases debt collection companies successfully agree on a payment plan that works for all parties involved, without having to resort to court proceedings.\***

\*Source: German Association of Debt Collection (BDIU) // Industry report 'Receivables Management 2016', Analysis Bülow & Consorten



## Also for the economy.

Through our purchase of the outstanding debts of companies, they are then able to pay their own bills and employee salaries. **Meaning the employees can then pay their own bills.** And so on.

## We stay watchful.

**We work exclusively with reputable companies.** If, however, a claim proves to be unjustified, we immediately stop our proceedings.

