

### Anderson Strachan Limited

By registering or placing an account for collection, it is deemed that you have read and agree to our terms and conditions and the accompanied fee scale.

1. In these Terms & Conditions, Anderson Strachan Ltd will be known as the Agency, while the instructing entity utilising the service, will be known as the Client.
2. Once a debt is submitted to the Agency by the Client, by whatever means, electronically or otherwise, the Agency is authorised to collect money on behalf of the Client. This is a binding contract between the Agency and the Client, and the Terms and Conditions are to be complied with, in all stages of the collection process. The Client is solely responsible for the accuracy and correctness of information provided on any new instruction. The Agency will attempt to recover within a reasonable and timely manner.
3. While every effort is made by the Agency to recover outstanding monies on behalf of the Client, no guarantee can be made that such money will be recovered.
4. The Agency shall not be held responsible for any indirect actions taken by the Client, the debtor or its agents after contracting the Agency to act on its behalf. If any actions jeopardise the Agency's ability to collect by interfering with the collection process, the Agency reserves the right to charge such fees that would be due as if the debt was collected in its entirety.
5. The Client must not make any communication with the debtor after the debt is passed on to the Agency as this is liable to prejudice the Agency's ability to collect. If the debtor attempts to contact the Client, the Client must immediately revert the debtor directly to the Agency, as their Debt Recovery agents in this matter, without discussing the matter at all with the debtor.
6. Once the Agency has been instructed, on acquiring settlement/part-payment/contra agreed or payment in full all accounts are subject to our collection fee at the rate relating thereto, whether the monies get paid directly to the Client or paid to the Agency.
7. Payments, if collected in full, or as a full and final payment, will be remitted to the Client within 7 days of cleared funds. Fourteen days will be allowed from the banking of a cheque before cleared funds. All part payments, which require regular monitoring, are not normally paid to the Client until the overall debt is paid in full. However, interim payments may be made to the Client at the discretion of the Agency.
8. The Agency reserves the right to accept settlement of debts by instalments where necessary.
9. If the debt is withdrawn by the Client, prior to the Agency recommending termination of the action, this will be subject to our collection fee as if the debt was collected in its entirety. If the Client fails to provide adequate information or instruction to the Agency the case will be closed and this will be subject to our standard fee as if the debt was collected in its entirety. When a client has opted to use their own Solicitor for legal action no charge will apply for the withdrawal of the case.
10. The Agency reserve the right to decline any debt passed for collection.
11. Any additional services requested by the Client to any division or associate of the Agency is chargeable to the Client, at the agreed rates.
12. Where goods or services are subsequently returned to the Client and/or the balance is written off by way of a credit by the Client, the Agency reserves the right to charge the relevant fee which would normally be levied, as if this had been collected in its entirety.
13. Our Invoices will be rendered for settlement within 7 days from the date of invoice. Overdue invoices will be subject to a charge of 10% per month. In addition to this, the Agency reserves the right to charge all fees and disbursements incurred to aid the recovery of monies outstanding to the Agency.
14. Debts which have to be collected in instalments and need constant monitoring will be subject to an interim fee. Where a Client wishes to monitor an instalment arrangement, once initiated by the Agency, the account will be closed and the appropriate fee will be charged.
15. The Agency is authorised to accept full and final settlements, as per the Clients instruction, where both the Agency and the Client believe this to be in the Clients best interest and subject to our collection fee at the rate relating thereto.
16. The Client must inform the Agency of any developments that evolve should the debtor make contact with the Client directly. If any payments are received directly to the Client, the Agency must be informed immediately so that the Agency does not pursue the debtor unnecessarily. If the Agency pursues a debt unnecessarily, the Client will be charged our full collection fee.