



Kearley Lewis

YOUR DEBT RECOVERY EXPERTS

Simple Debt Recovery

Australian Sign & Graphics Association

Small businesses are the backbone of the Australian economy. Running a small to medium enterprise (SME) can be stressful — managing cashflow and balancing the books is tough.

Don't Let Debt Make You a Statistic

With a healthy cashflow, you can plan ahead, create jobs and grow your business. Unpaid bills throw a spanner in the works. Without reliable cashflow, you can feel paralysed.

What if you can't pay your suppliers? That's no good for your business or your reputation.

40% of Australian small to medium businesses have reported invoices paid late

2 in 5 businesses don't survive past 4 years of trading

\$2 billion is returned to Australian businesses through debt recovery each year

Take the Power Back

No payment, late payments, or customers extending their payment terms without your OK can have a significant impact.

Getting the money you're owed can be expensive, frustrating, stressful and time-consuming. Your bank balance suffers, but staff morale and your mental health are at risk too.

You feel powerless.

We give you back the power, with clear processes and peace of mind from affordable recovery packages.

No More Awkward Conversations

Talking money can be difficult. Let us have those conversations, and keep your business looking good.



"Kearley Lewis has been almost 100% successful in retrieving outstanding amounts, some as old as 12 months." APRIL WAIN, Veterinary Nurse
— Chris Wain Equine Veterinary Services

On Your Side

Our Experience is Tough to Beat

Since 1993, Kearley Lewis has delivered a personalised collection service. With offices in Melbourne and Brisbane, we offer efficient debt recovery across Australia, and access to legal help from our sister company, Lewis Holdway Lawyers.

Simple Membership Package

We offer members of the ASGA a 75% discount on our Business Platinum membership package. This package gives you instant access to a range of recovery services. No recovery, no commission. We're in your corner to keep your reputation intact & get you paid.

Simple.

Your Business Membership

BUSINESS PLATINUM	
\$399 \$99 (+GST) /annually	Commision for debts > 2,001 = 8%
	Commision for debts < 2,000 = 14%

Your secure membership account offers instant access to:

- final notice letters (free of charge and on our letterhead)
- debt recovery solicitor's letters
- online credit checks — manage risk when offering credit to a new customer
- online membership resources
- legal advice.

If we can get the debt paid, the money goes straight to you. No more waiting to be paid.

How Does It Work ?

All steps are included in your business membership.

- ▶ Step 1: **Send a final notice letter (available online)**
- ▶ Step 2: **Our legal team sends a solicitor's letter**
- ▶ Step 3: **Our debt recovery experts make phone demands**
- ▶ Step 4: **Intention to issue letter advising of pending court proceedings**
- ▶ Step 5: **Letter advising debtor of lodging default on credit rating**
- ▶ Step 6: **Final phone demand to advise of pending court proceedings**
- ▶ Step 7: **You can choose to authorise legal action to recover your debt (costs and risks are discussed so you can make an informed decision).**

Some debts never make it past step 1 — getting a debt recovery professional involved is enough to get your invoice paid.

*Talk to our team about a **FREE** review of your terms and conditions. **The right T&Cs protect your business, speed up the recovery process and can cover your costs.***

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