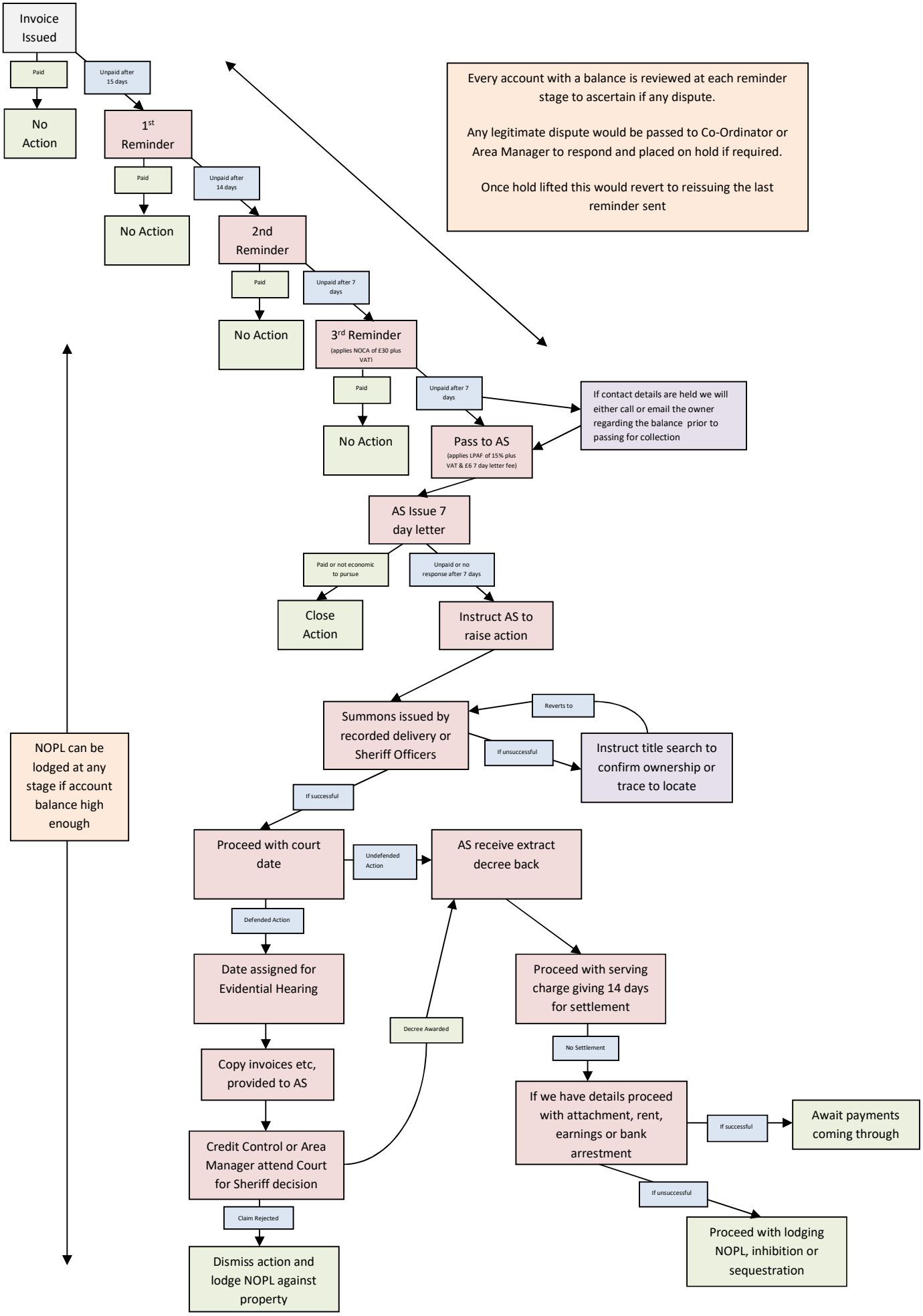
Invoice Issued
Paid
No Action
Unpaid after 15 days
1st Reminder
Paid
No Action
Unpaid after 14 days
2nd Reminder
Paid
No Action
Unpaid after 7 days
3rd Reminder
(applies NOCA of £30 plus VAT)
Paid
No Action
Unpaid after 7 days
Pass to AS
(applies LPAF of 15% plus VAT & £6 7 day letter fee)
If contact details are held we will either call or email the owner regarding the balance prior to passing for collection
Every account with a balance is reviewed at each reminder stage to ascertain if any dispute.
Any legitimate dispute would be passed to Co-Ordinator or Area Manager to respond and placed on hold if required.
Once hold lifted this would revert to reissuing the last reminder sent
AS Issue 7 day letter
Paid or not economic to pursue
Close Action
Unpaid or no response after 7 days
Instruct AS to raise action
Summons issued by recorded delivery or Sheriff Officers
Reverts to
If unsuccessful
Instruct title search to confirm ownership or trace to locate
If successful
NOPL can be lodged at any stage if account balance high enough
Proceed with court date
Undefended Action
AS receive extract decree back
Defended Action
Date assigned for Evidential Hearing
Copy invoices etc, provided to AS
Credit Control or Area Manager attend Court for Sheriff decision
Decree Awarded
Claim Rejected
Dismiss action and lodge NOPL against property
Proceed with serving charge giving 14 days for settlement
No Settlement
If we have details proceed with attachment, rent, earnings or bank arrestment
If successful
Await payments coming through
If unsuccessful
Proceed with lodging NOPL, inhibition or sequestration