



ALWASL INTERNATIONAL GROUP ADVOCATES & LEGAL CONSULTANTS

Collection & Recovery Profile



**ALWASL INTERNATIONAL GROUP
ADVOCATES & LEGAL CONSULTANTS**

COLLECTION & RECOVERY UNIT

Introduction to Collection Services

We take pleasure in introducing our specialized follow up and collection unit which is specially created and designed to serve our clients to help in recovering overdue of all types of Debts through a highly qualified, experienced and motivated staff.

Alwasl collection unit is the largest & fastest growing unit in U.A.E (Head office) with five branches out of U.A.E in Egypt, KSA, Jordan, Syria & Lebanon.

Slow payers cost more, limitation your operations, and your profits, if your profit margin is 10% and one sale goes bad, it will cost you to 10 equivalent sales to recover your loss.

We believe of the return benefit of direct contact, communication, professional negotiation and consistency as the primary tools and vital to a successful recovery in a shortest possible time. If after negotiation and all follow up action executed and a satisfactory solution has not been reached, as a legal firm we will recommend (in some cases) pursue a legal action.

All assignments undertaken by us are handled taking into account the client's needs dealing professionally supervised under the watchful eye of the dedicated team manager.

To reduce the risk, simply contact us.

Collection & Recovery Services

We offer Collection & Recovery Services for:

- ✓ Banks Products
 - Personal loans, credit cards,
 - car loans, home loans,
 - overdrafts, corporate loans
- ✓ Consumer Finance Outstanding
- ✓ Commercial Claims for Companies
- ✓ International Debt Recoveries
- ✓ Business Information and Credit Reports
- ✓ Bills Management Services for Companies
- ✓ Local & International Litigations

We are also able to provide a highly customized service, tailoring the actions suit on our clients' business.



OUR VALUBLE CLIENTS:

UAE

Abu Dhabi Commercial Bank
 Abu Dhabi Islamic Bank
 Aggreko Middle East
 Amlak Finance
 Arab Bank
 Bond Interiors
 Citi Bank N.A.
 Desbro Middle East
 DU
 Dubai Bank
 Dubai First
 Emirates Islamic Bank
 Etisalat
 Finance House
 First Gulf Bank
 Green Coast Group
 Mashreq Bank
 National Bank of Abu Dhabi
 National Bank of Ras Al Khaimah
 Noor Islamic Bank
 RAK Bank
 Samba Financial Group
 Tamweel
 United Arab Bank
 United Bank Limited

KUWAIT

Gulf Bank
 National Bank of Kuwait
 Al Ghanim Group

SAUDI ARABIA

Saudi British Bank (SABB)
 Samba Financial Group

EGYPT

Tanmeyah Micro Enterprise

QATAR

Ahli Bank
 Doha Bank
 Commercial Bank of Qatar

SERVICE STRATEGIES:

- ✓ Telephone
- ✓ Fax
- ✓ Demand letter mail
- ✓ Short Messaging Service (SMS)
- ✓ Field Visit
- ✓ Personal Meeting
- ✓ Full & Final Settlement
- ✓ Litigation

**We do not work for our clients...
We Simply Work With Them**

INVESTMENT IN I.T.:

We developed our tailoring system, our automated collection system help us to have an easy access to claim information, review work process & provide prompt tracing of a single claim, Also help us to maintain ongoing contact with our clients through internet access this is to provide the best needs of our clients to check our recovery progress on their cases .This will help our clients to be daily updated of accounts handled.

This means working closely with you, so that everyone is fully in the picture.

We are committed to providing maximum supportability, operational power and security.



Passing on the Benefit:

The client might expect to pay a higher price for a better service but due to our developing recovery process & our reasonable fees price structure will enable us to offer a high competitive recovery rates on all types of Debts with low competitive fees price rate.

Security and Confidentiality:

Our industry understanding ensures that security features are designed into each new development to protect sensitive data.

All information and material relating to cases referred to us is confidential information and will be kept as confidential. We will provide a high standard of care and integrity protecting the confidential information to prevent any disclosure. Following a code of ethics and high standard of quality while handling delinquent customers. We guarantee you ethical and professional services.



Staffing Skills and Training:

Our gradual internal training programmes provided to enable our dedicated team to understand the needs of this particular market. Our clients can be sure of the pedigree of the people who will be handling and maintaining relationships with their Debtors.

Our team members are multilingual, multicultural & well qualified.

Our aim is to preserve the relation between creditor & debtor wherever possible.

Every member of our team understands and works to our high standard of customer's service in a lawsuit, assuring continuity in approach and consistent communication. We are using the latest technology, best people and up to date strategies to provide any solution you seek, we make sure our people well motivated which will help them motivate your Debtors to repay.

Our goal is to achieve the highest possible return on each Pound placed.

Skip Tracing (Out of UAE):

We expand our collection & legal services to out of UAE Special & immediate overseas action will be taken through our external branches out of U.A.E in Egypt, Jordan, Lebanon, Syria & KSA to establish a direct contact in home country for skip cases.

Our resources are professional in tracing skip customers & updating their address and data.

Also our legal overseas services provided in cooperation with well reputed international legal firms worldwide.

Litigation:

Our aim is to recover without resorting to litigation, we prefer to recover through direct contact and recommend filing legal action only when we exhaust our collection effort and when available assets can be legally attached or when there is a good chance of recovering outstanding dues owed to our clients.



Such legal services provide spread all Egypt & any other countries. As an experienced legal firm, we keep our legal consultants and services up to support in recovering overdue Debts and this will be initiated if necessary, upon providing full justifications of the use and the return of initiating and with your written authorization.

We able to give you the best of both worlds: The personalized service and litigation expertise of a legal firm confined with the mass volume of Debt recovery techniques of a recovery unit bound by local rules and regulations.

Our Aims:

To provide prudent and consistent assistance to our clients to recover "Bad Debts" as quickly as possible and minimize client losses professionally and ethically.



However, Collection the debt in full is always our primary goal.

On time:

Receiving payments promptly on any provided products or services is the main element for any well run business.

We believe on the values of time and money.

Our experienced resources promise to provide a high returns in a short period we will help you save your time and money.

Reporting:

We believe that communication is the key to a successful client/collection unit relationship.

- ✓ Our Clients are kept informed and updated about the status of their cases at all the time.
- ✓ Internet access to our client of recovery process for each case
- ✓ Monthly written status reports "or upon request"
- ✓ Consistent & regular day to day verbal contacts and e-mail or fax
- ✓ Fixed meetings in clients premises and in our offices

Fees Structure:

No Collection, No fee Basis
No Hidden Charges
No pre-payments



Our policy, we will not receive our fees unless we collect your money. Our fees rate is depending on outstanding period. No extra cost. Rates are competitive for all of overdue grades.

We promise to provide highest recovery rate through amicable solutions with comparatively low costs.

We are looking to work together to enhance your competitiveness and increase your profits and to have a bright future together.



Alwasl International Group

Advocates and Legal Consultants

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