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Working Capital Repatriators Ltd and its collection team recognise that the clients' name and reputation is paramount.

Code of Conduct Policy:

At all times the collector and the collection team will adhere to this code of conduct.

- 1) All collectors are to act in an ethical and professional manner.
- 2) Validate that the person calling is the debtor or has their permission to discuss their case. Advise them that all calls are recorded.
- 3) Collectors are forbidden to use profanities or shout at a debtor, the use of either is a disciplinary offence.**
- 4) If the debtor uses unacceptable language or shouts at the collector, the collector must give the debtor warning that if they do not desist, the collector will terminate the conversation. Details of the conversation should be logged and noted on the clients' daily and monthly status report. A letter should be sent to the debtor requesting they re-contact us and request that they avoid using unacceptable language. If the collector feels that they are no longer in control of a telephone call pass the file to a colleague.

Remember that a debtor may shout at you out of frustration. Should this happen allow the debtor to continue to rant for a maximum of 30 seconds and then ask firmly for the debtor to calm down. Before continuing the collection process ask the debtor why they are so angry. There can be any number of reasons including ill health and divorce. Listen to the reply. If you can offer any advice to assist them **DO SO**. Remember that an extra 5 or 10 minutes can make the difference between success & failure.

- 5) **Calling a debtor:** If the debtor isn't there ask that they contact you as soon as possible. Leave only your name & phone number. If the debtor is there and after establishing that you are speaking to the debtor, clearly identify yourself and who you are speaking on behalf of. **(N.B. This will be WCR on behalf of the named client)**. Remember at all times that there are three sides to any dispute 1) The Clients 2) The Debtors & 3) The Truth. Your first question to the debtor should be "Do you recognise the debt?" Make your notes as you are speaking to the debtor. Remember, regardless of the outcome, to thank the debtor for their time and confirm any arrangement agreed to. Notify the client by email of the conversation & outcome and write a confirmation letter to the debtor.