

Business protection tailored for you.

We've got you covered

Who are we?

We are a full service debt management solution created for businesses just like yours. We have similar principles to Trade Trak. Our focus is Australasia's businesses health – ensuring our clients thrive and can concentrate on what's important.

Systems and processes have changed over the years, and we too have evolved and adapted - into a digitally savvy, data driven business backed by human connection. Our team are always on hand to facilitate, implement and answer any queries you may have.

While debt resolution is the very core of our business, we also have expertise of all facets of business protection, ensuring you get paid for the work you do and are covered through robust documentation.

Each and every service we provide is driven by a combination of technology and performance. The end game - providing results for our clients.



Debt Resolution

Collecting debts is our specialist area! Our clients can rest easy knowing their cashflow and customers are in good hands.



Terms of Trade Business Forms

Establish a clear legal relationship with customers right from the get-go. Our terms of trade and business forms can be tailor made for any industry.



Contractual Documents

We provide a simple, straightforward and affordable way to administrate business contracts, including, Residential, Commercial and Sub-contractor agreements.



Privacy Policies Website Terms of Use

Ensuring businesses are compliant with the Privacy Act and providing documentation on policies and procedure.



Credit Reporting

Credit information at your fingertips and 24/7, what's more you can be alerted when a customers risk profile changes.



PPS Registrations

We can help businesses become a secured creditor so in the event that a customer goes into liquidation they have more security on their assets.

The business problem.

We work with a broad range of business owners across many industries.

Running a business can be hard work and all our clients have had similar queries when it comes to cash flow management and minimising risk.

“ How do I protect myself from loss of profit?”

“ How do I safeguard my business so I get paid and on time?”

“ I want to maintain a healthy trading relationship with my customers ”

“I need to comply with the privacy laws but don't know what's required”

“ How do I get permission to use my clients personal information for the likes of credit worthiness?”

“ Why should I become a secured creditor?”

Here's how: Benefits of EC Credit Control Debt Resolution.



Here's how: The importance of Terms of Trade.



You'll establish a clear legal relationship with your customer.

If you don't present Terms and Conditions of Trade, early on you put yourself at risk of uncertainty and misunderstandings.



Protect yourself from loss of profit.

Neglecting this essential part of your business could damage your cash flow; impacting the viability of your business. Having clear ToT in place will help improve your cashflow.



Be able to collect debts when you need to.

Having a signed agreement will enable you to impose late payment fees, and you'll be able to collect payment in a simple straightforward manner.



Give you more security

Customers are more likely to pay you first if you have signed terms of trade, over those businesses that don't..

Here's how: What's included in Terms of Trade?

There is no one-size-fits-all approach when drafting up Terms of Trade. All industries are different and some trades, for example may need additional clauses included. We can talk you through exactly what you need.

Here are some example of what we look at for you.

Privacy Act

Allows you to default list your commercial customers, adversely affecting their credit rating for five years. This inhibits their ability to obtain finance.

Gives you permission to obtain a credit report on a new customer when assessing their credit worthiness.

Allows you to receive Alerts of adverse information on your customers.

Default and Consequences of Default

Allows you to pass on collection costs, legal costs, interest and administration charges as well as terminate future supply if your customer is in default. This is important to cover you from breach of contract.

Security and Charge

Allows you to take a registerable mortgage or charge over any property owned by the customer up to the value of what your customer owes you.

PPSA

Becoming a secured creditor allows you to register an interest in goods you have sold. Also, if a receiver is appointed you can have your goods removed from the pool of liquidated assets, as they will not belong to the liquidated estate. This clause also enables you to enforce your retention of the title clause.

Personal/Directors Guarantee

The directors will be personally responsible for paying the account in case the company ceases to trade. If the company goes into liquidation and you have a director's guarantee, you have a second chance of collecting the debt . Can be used on a case by case scenario at your discretion,

Price

Stipulates how you advise your customers of the price of goods and services. By clarifying this process it negates the argument regarding the likes of estimate vs quotation.

Payment

Sets out exactly when payment is due and defines you as a credit provider under Australian laws. This is important for credit reporting purposes.

Cancellation

Allows you to cancel the contract at any time if you wish to, and may provide that if your customer cancels the contract they will be liable for any costs and expenses you have incurred, up to the time of cancellation.

Other Clauses

Competition & Consumer Act, Delivery, Defects, Risk.

Our offering for Trade Trak members.

Starter Pack, which includes:

Comprehensive Terms and Conditions of Trade documentation.

Customer transaction forms:

- Credit application
- Client information
- Variation
- Do and charge
- Personal guarantee
- Signature box

Trade Trak Members

Package only \$ 2,495 + GST (one-off payment)



In need of other options?

Ask us about our customised solutions tailored to the industry you are in.

What else? Why EC Credit Control for PPS Registrations?

Our experts can reduce the possibility of an invalid registration



Specific documentation is required to ensure it complies with the necessary legislation – we can provide this for you



Establish a Secured Party Group on your behalf



We can provide phone assistance on all registration matters



You get on with the important stuff! We will save you time.



Here's proof: What our clients are saying.

“Quick and easy online signup process. The team were in contact quickly via email and phone to ensure my debts were loaded and they had all the information needed to start collecting. Thanks for making the process so quick and easy.”

- Lisa Lines

“We have been dealing with EC credit control for over 10 years and have always been very pleased with the services they have provided to our company. We have been lucky that we have only had to use debt collection with them a couple of times (which was successful) and I feel strongly because our contracts and T&C's are written well. They always keep us informed of any required updates to our T&C's and completed them promptly. I would highly recommend EC credit control to anyone who wants to take control of their contracts and debt recovery.”

- Owen Gardener

“Thanks EC, you're terms of trade are very professional, you explained the process from start to finish. Well worth the time, we learned a lot, now we can be protected against insolvent customers.”

- David B

“Working with EC Credit control has been one of the best business decisions we've ever made. They've managed to retrieve funds that we had all but given up on. Very easy to work with and very good at their job”

- Steve Allen

“I have been a client of EC Credit Control for around 14 years now and they have supported myself and my business, with their debt collecting services, through to putting together our company contracts and terms of trade in place. They are extremely professional & their service is amazing! I would recommend them to any new or existing business that needs support where needed to build a foundation for their business for years to come.”

- Matthew Wilson

“EC Credit Control helped our company set up the PPSR. The service provided by EC Credit Control is always excellent. Nothing is too much trouble for the ladies in the office and any queries are answered promptly and efficiently”

- Nadia Montgomerie

Thank you

Have questions? Give us a call

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