

The C & L Group of Companies Ltd.

Legal and Enforcement Solutions

When is further action required?

In certain circumstances, our standard debt recovery methods do not suffice and further legal or enforcement action may be required. By taking a strategic approach to recoveries after our pre-legal cycle, you could maximise your recoveries by up to 20 %. KPIS demonstrate that this approach is the most effective, and as such, we never advise a blanket approach.

We advise our clients to take a commercial, strategic strategy when considering further action on their cases, most often concentrating on the highest balances is advised, as this way, your recoveries can supersede your legal costs.

How do I start?

Once you have selected a case (or list of cases) which you would like to pursue further you need to obtain a judgment. If you don't already have one, we can do this for you on a transparent fixed fee and most costs are recoverable anyway.

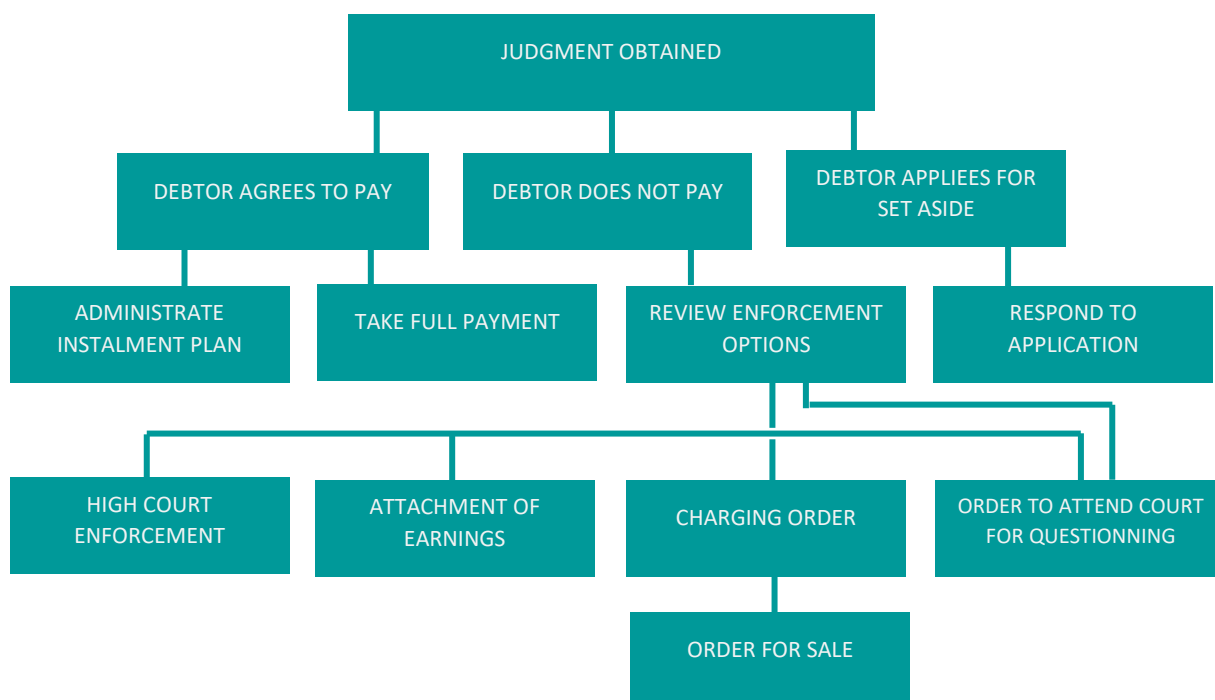
Why choose C&L?

Delegating this responsibility to C&L reduces your admin and frees up valuable resources allowing you to concentrate on your core business processes and leaves us to do what we do best! At C & L we firmly believe in the principle of partnership with all our clients, both businesses and individuals, and we pride ourselves on having:

- A full understanding of the CPR rules and no debt is too complex or cold
- Transparent fixed fees
- Expert collectors, who are committed to achieving success who offer many different repayment options.
- A full understanding of all enforcement options with an understanding of the pros and cons of each strategy
- Expert Investigators to trace assets and subjects within our incorporated trace service which has access to 220 million consumer records and 140 million household's records. We also have access to 100 million wireless phone numbers and additional contact data including emails.
- ISO9001 & 27001 and we are PCI DSS compliant
- A Freephone Contact Centre that is open 24 hours a day, 365 days a year, which, alongside our freepost address, removes the barriers for consumers
- Sophisticated IT systems which enhance client service by increasing productivity and improving communication and practice management
- An innovative and client focused approach to delivering mutually beneficial solutions with these qualities. Many clients entrust us with their tracing, debt collection and legal work.
- Detailed monthly Management Information
- Online portal to view accounts in real time

Post judgment solutions

Sometimes obtaining a judgment against an individual is enough to prompt them to pay or get into a repayment plan. Although, it is possible that an individual will continue to ignore contact attempts even at this stage. For this reason, this is where you may consider your enforcement options against the individual.



- High Court Enforcement is a process which can be achieved by us transferring your judgment up to the High Court of England and Wales. We will then be issued with a Writ which enables our High Court Enforcement Officers (HCEO) to attend the debtor's property in pursuit of the debt balance. The debt can be cleared via an instalments plan, a lump sum settlement or the officer may seize goods which, at auction, would amount to the debt balance.
- An Attachment of Earnings Order obliges the debtor's employer to make deductions from the debtor's earnings in repayment of the debt. This can be a very effective way of getting paid, providing you know where the subject is working, if you do not, our investigations team may be able to help.
- Charging Orders are made to secure a debt against the debtor's home or other property they own. Once a charging order has been made, as a creditor we can apply to the court for an Order for Sale which forces the subject to sell their home.
- An Order to Attend Court for Questioning is basically what the name suggests. It forces the debtor to attend the court where they are then asked to provide information about their means and any other information needed to enforce the judgment. Once completed the information obtained is useful when considering other enforcement options if they still do not pay at this stage.