



since 1970

AMICABLE DEBT COLLECTION AND LEGAL ACTION IN FRANCE AND IN THE WORLD



**ALL BRANCHES ARE CONCERNED BY OVERDUE ACCOUNTS**



*AN INTERNATIONAL NETWORK OF 300 CORRESPONDENTS*



[www.france-creances.com](http://www.france-creances.com) - 0 810 360 368



**SUCCESSFUL FEES ONLY PLUS AN ALL-IN OPTION**



**FRANCE CREANCES is a trademark of GESTION CREDIT EXPERT GROUP - SARL GESTION CREDIT EXPERT with a capital of 100.000 €**

**VAT NUMBER - FR 89302592431 - RCS: B 302 592 431 - RCP : MMA**

## Amicable collection of FRANCE CREANCES

The reception of your receivables by the Internet, e-mail, post or fax launches :

- A treatment tailor-made to the type and age of the debt, according to the business sector and the amount due.
- Immediate interventions by phone, mail or home visits according to the claim.
- A threatening letter sent on a bailiff letterhead.



## Added Value of FRANCE CREANCES

- Created in 1970 more than 40 year of experience already !

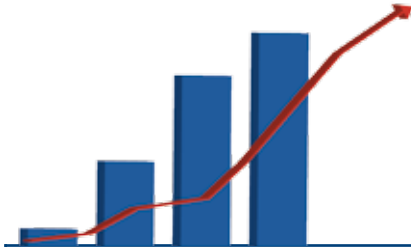


- Quality certification ISO 9001.
- A strict respect of legislation and the decree of 18/12/96.
- A privilege cooperation with our consulting lawyer, Pascal GORRIAS.
- Respect for our customers' brand image.
- Other services proposed by the GESTION CREDIT EXPERT GROUP such as :
  - Skip tracing.
  - Credit reports.
  - Training in credit management.

## Legal action of FRANCE CREANCES

- Targeted legal actions are carried-out immediately or SIMULTANEOUSLY along with amicable interventions each time it's seems necessary.
- A relevant and specific surveillance of legal proceeding methods is applied to avoid useless expenses.





## Professional recognition of FRANCE CREANCES



- Since 1981, member of the ANCR founded by Gérard GORRIAS (National Association of Debt Collection Agencies).
- Customers entrusting us their receivables since 1970 by unit or numbers on all type of business.
- Member of the AFDCC (French Association of Credit Managers and Advisors).

## Guaranteed results by FRANCE CREANCES

Within 30 days there will be three alternatives :

- The account is settled.
- The debt is considered as irrecoverable (a certificate of non collection will be provided).
- A legal action is required.



FRANCE CREANCES acts on behalf of:

- Hundreds of SMBs.
- The CREDIT AGRICOLE banks among which Paris - Ile de France.
- Chamber of Commerce and Industry of Paris.
- National Studs and other important accounts and institutions.



## FRANCE CREANCES' tools

- A specific debt collection software.
- A computer – aided call centre.
- An Internet site dedicated to our clients on a secured cyber-space, in order to provide day to day information and a follow up of collection claims in real time.
- An Internet site dedicated to debtors to correspond, to pay by credit/debit card.



## International

- An international department works daily in English, Spanish, German, Italian and Polish.
- Member of the main international recovery organisations: LIC, IACC, ACA, CSA in the United Kingdom.



## Updates of FRANCE CREANCES

- A single collection agent centralizes all your phone requests.
- Online checking of your files.
- Payment of the received amounts each end of the month.
- Detailed reports of payments received.
- Customised statistics.





## Commitment Chart Quality certification ISO 9001

This label guarantees the application of procedures which make part of the Commitment Chart which stipulates:



- 1. The strict respect of regulations** concerning all FRANCE CREANCES' activities presented in the Quality handbook.
- 2. A written contract** which settles the common and specific rules of partnership setting the rights and obligations of the parts, as well as our fees based on the principle NO COLLECTION, NO FEES.
- 3. A single contact agent** in charge of all files entrusted by a client in full transparency.
- 4. A tailor – made and immediate intervention** adapted to each claim according to age, nature, amount due, business sector and debtor's solvency.
- 5. The implementation of all kinds of progressive and secure technical** means to provide continuity, traceability and confidentiality.
- 6. The online checking** of your files and payments received.
- 7. Detailed reports and customised statistics** according to periodicity and support chosen by the client.
- 8. A debt recovery analysis** carried out as quickly as possible. A certificate of non collection will be provided if necessary.
- 9. The payments received** are deposit in bank accounts assigned to clients' funds.
- 10. Company's annual accounts certify existence** of all payments received assigned to clients' funds.
- 11. The ethics, motivation, and know-how of our staff.** FRANCE CREANCES assure continuing training of its team in the strict respect of social regulations and sectoral collective agreement.
- 12. The confidentiality of the information** communicated in the respect of professional secret and CNIL's obligations (CNIL - The Information Commissioner's Office in France).
- 13. High performance of technical** means in particular a computer-aided centre and a web site dedicated to debtors.
- 14. Member of several national and international associations:** In France National Association of Debt Collection Recovery Agencies, ANCR, requiring the respect of ethical rules.
- 15. A network of "lawyers and bailiffs"** formed by 300 partners, a consulting lawyer and international correspondents.
- 16. An Official document concerning risk assessment and Business Continuity Planning** set up to secure the durability of developing of our company.
- 17. The implementation of the management system of Quality** in the respect of ISO 9001 – 2008 requirements.

*Signatories: Madeleine GORRIAS & Gérard GORRIAS, General Managers, and all the team of FRANCE CREANCES*  
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