



TERMS AND CONDITIONS OF DEBT COLLECTION SERVICES

1. INTRODUCTION

These terms and conditions govern the provision of debt collection services by Quinn BC Ltd., hereinafter referred to as “the Agency,” to the client, hereinafter referred to as “the Client.”

2. SERVICES PROVIDED

The Agency agrees to provide debt collection services to the Client, including but not limited to:

- Contacting debtors via various communication channels.
- Negotiating payment arrangements.
- Monitoring and reporting on collection activities.
- Providing advice and guidance on debt recovery strategies.

3. OBLIGATIONS OF THE CLIENT

The Client agrees to:

- Provide accurate and complete information about the debts to be collected.
- Notify the Agency promptly of any changes to debtor contact information or other relevant details.
- Cooperate with the Agency in its efforts to collect the debts, including providing any necessary documentation or authorisation.

4. FEES AND PAYMENT

The Client agrees to pay the Agency fees for its services as follows:

- 10% of any debt collected
- For debts over £10,000 - fee negotiable
- Volume debts or unpaid invoices - fee negotiable

Late payments may be subject to interest charges or other penalties as specified by the Agency.

5. CONFIDENTIALITY

The Agency agrees to maintain the confidentiality of all information provided by the Client, including debtor information, and to use such information only for the purposes of debt collection.

6. COMPLIANCE WITH LAWS AND REGULATIONS

The Agency agrees to comply with all applicable laws and regulations governing debt collection

activities.

7. LIMITATION OF LIABILITY

The Agency shall not be liable for any loss or damage arising from its provision of services, except to the extent caused by its own wilful misconduct or gross negligence.

8. TERMINATION

Either party may terminate this agreement upon written notice to the other party. Upon termination, the Client shall remain liable for any fees or expenses incurred by the Agency prior to termination.

9. GOVERNING LAW

This agreement shall be governed by and construed in accordance with the laws of England without regard to its conflict of law principles.

10. ENTIRE AGREEMENT

This agreement constitutes the entire understanding between the parties with respect to the subject matter hereof and supersedes all prior agreements and understandings, whether written or oral.

11. AMENDMENT

This agreement may only be amended in writing signed by both parties.

12. SEVERABILITY

If any provision of this agreement is held to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.