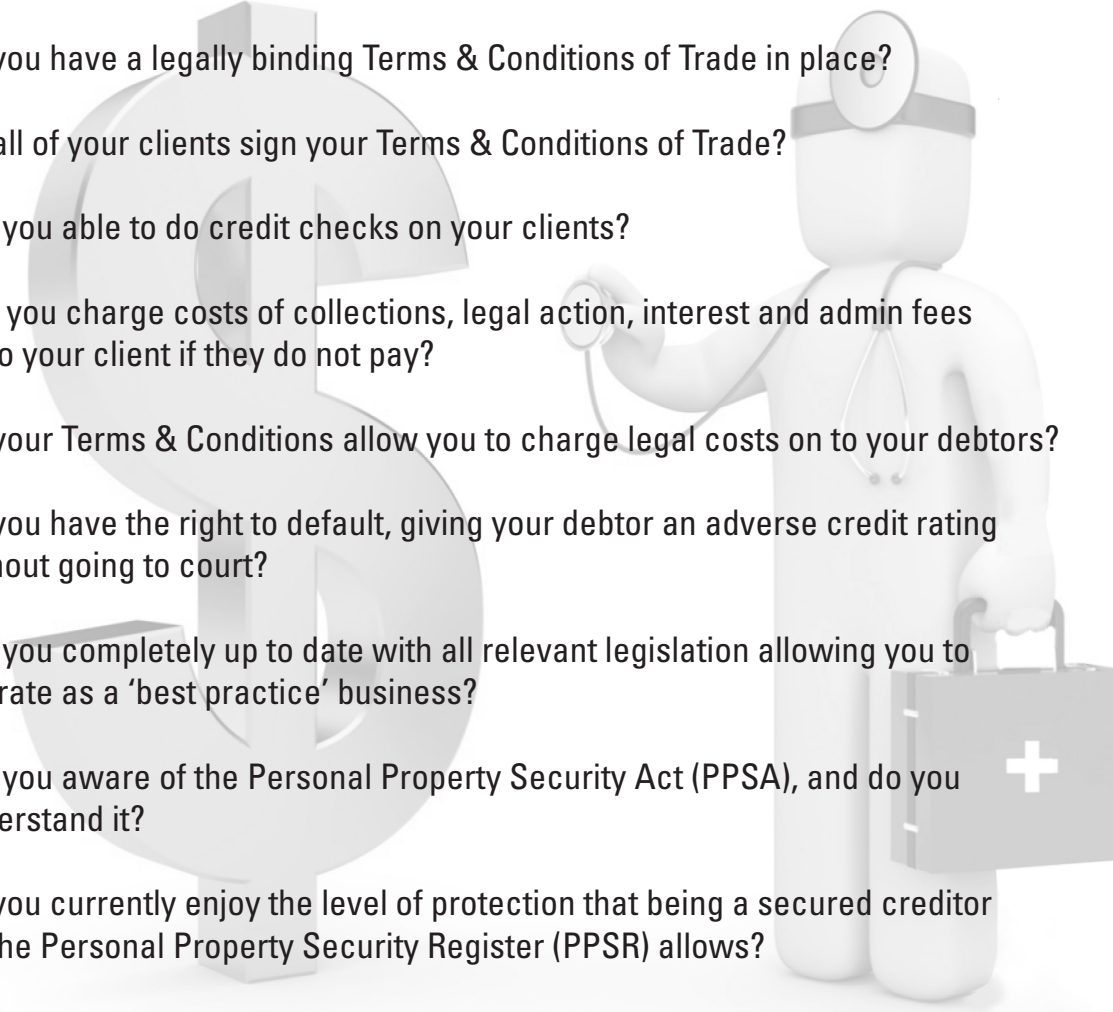


12 Point Credit Management Health Check



	YES	NO
1. Do all of your clients pay on time?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you enjoy chasing overdue accounts?	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you have a legally binding Terms & Conditions of Trade in place?	<input type="checkbox"/>	<input type="checkbox"/>
4. Do all of your clients sign your Terms & Conditions of Trade?	<input type="checkbox"/>	<input type="checkbox"/>
5. Are you able to do credit checks on your clients?	<input type="checkbox"/>	<input type="checkbox"/>
6. Can you charge costs of collections, legal action, interest and admin fees on to your client if they do not pay?	<input type="checkbox"/>	<input type="checkbox"/>
7. Do your Terms & Conditions allow you to charge legal costs on to your debtors?	<input type="checkbox"/>	<input type="checkbox"/>
8. Do you have the right to default, giving your debtor an adverse credit rating without going to court?	<input type="checkbox"/>	<input type="checkbox"/>
9. Are you completely up to date with all relevant legislation allowing you to operate as a 'best practice' business?	<input type="checkbox"/>	<input type="checkbox"/>
10. Are you aware of the Personal Property Security Act (PPSA), and do you understand it?	<input type="checkbox"/>	<input type="checkbox"/>
11. Do you currently enjoy the level of protection that being a secured creditor on the Personal Property Security Register (PPSR) allows?	<input type="checkbox"/>	<input type="checkbox"/>
12. Can your business afford to be treated as an interest free bank?	<input type="checkbox"/>	<input type="checkbox"/>

Have you answered NO to most of the above?

Contact EC Credit Control now on **1300 362 070** to book a 'No Obligation' meeting to discuss the health of your business and the solutions available to you.