



CREMAN[®]

Debt recovery

Always CreMan!

CreMan has been providing specialized national and international debt collection services since 2003. This makes us an extension of your debtor management and we relieve your company of debtors who pay with difficulty or do not pay at all. We are experts in finding innovative solutions, effective communication and a tailor-made approach for every debt.

In need of debt recovery? We will start today!

We start the collection process immediately, after all; you have waited long enough for your money already. We have a great team of experienced lawyers who ensure a neat and correct settlement of your outstanding claim. Thanks to a businesslike, effective and personal approach, the vast majority of claims are collected amicably and within a few days. This allows CreMan to keep the costs of a collection process within limits! This is in your benefit.

If, despite going through the amicable process, no (full) payment has been made, then after your approval and our advice, the claim will pass to the judicial phase.

Benefits of CreMan

- ✓ Fast results and a high success rate thanks to more than 15 years of experience
- ✓ Full transparency, your file online 24/7
- ✓ Simple submission and immediate action
- ✓ Customized approach
- ✓ Direct lines of communication

Some satisfied customers:

RICOH

ORDINA

ARCADIS

ACCELL GROUP



CS DIGITAL MEDIA
OUT OF HOME NETWORKS

HelloPrint

Prices Debt Recovery

General

The costs that CreMan passes on to the debtor are either in accordance with WIK (Dutch law) legislation or, if applicable, 15% of the total principal.

A) Debtor pays full amount

If CreMan and / or you receive the principal sum including the collection costs and any interest, these will be paid to you with deduction of the collection costs. In case of full payment, you will therefore receive the principal amount including interest and we will not charge you any costs.*

B) Debtor pays part of the claim

If CreMan and / or you only receive the principal or a part thereof, you will receive this amount, minus a moderated collection rate. These costs are only charged to you on the collected amount, according to the table below. This occurs if the debtor is unwilling / unable to pay and if litigation considering the costs is not useful, or you must agree on a final discharge.

From :	Until :	%	Max. Amount basket:	Max. Cumulative:
-	3.000	12	360	360
3.001	6.000	9	270	630
6.001	15.000	7	630	1.260
15.001	60.000	5	2.250	3.510
60.001	-----	3	-	-

C) Debtor pays nothing

In case of no result, no other costs will be charged in addition to the file costs of € 20 ex VAT and any out of pocket costs. *

D) Case is withdrawn

If a case is withdrawn by you due to commercial considerations or other reasons, we will charge 50% of the above graduated scale on domestic receivables (see B) and on foreign receivables we use 50% of the fee schedule below.

E) International Debt Recovery

For foreign collection cases, all the point above apply, except point B. In case of partial payment, we use the following fee commissions:

Central Europe	20 %	Lithuania	20 %
Germany	15 %	North-East Europe	20 %
Austria	15 %	Western Europe	15 %
Swiss	15 %	South-East Europe	20 %
North Europe	15 %	Southern Europe	20%
Portugal	15 %	North America	25 %
Spain	15 %	South America	25 %
North Africa	25 %	United Kingdom	15 %
South Africa	25 %	Ireland	15 %
Asia	20 %	Cyprus	20 %
East Asia	25 %	New Zealand	25%
South Asia	25 %	Australia	25 %

CreMan BV.
Phone: +3135-5395566
www.creman.com

* Any out-of-pocket costs that we pass on to you, these costs are made in consultation with you.
The applicable VAT rate is calculated on all fees. The General Terms and Conditions of CreMan B.V. apply.