



BREMER INKASSO
G M B H

Your professional partner
for debt collection

Company

In 1984, the President of Bremen Regional Court granted a licence to the “Inkassobüro Bernd Drumann” collection agency in accordance with Art. 1, § 1 Para. 1 No. 5 of the German Law on Legal Advice (RBERG). On 4 April 1996, the company changed its name to “Bremer-Inkasso GmbH”. This successful service company is highly regarded by prominent clients.

Our professionalism and excellent reputation are the keystones of our success-oriented approach to business. We operate throughout Germany and abroad. Our clients include banks, forwarding agents, publishing houses, doctors, workshops, tax consultants, commercial enterprises (service sector, trade and industry) and private individuals.



The economic advantages offered by our collection company

- No annual subscription or membership fees.
- No purchasing of mandate forms.
- No fees charged for issuing mandates.
- You do not need to pay in advance for expenditure.
- If we are successful, we do not charge commission on the principal debt recovered. You receive 100% of the principal debt.
- If we are successful, the debtor bears our costs (cf. §§ 6, 8 and 9 of our Conditions of Collection).
- If we are not successful in enforcement proceedings or judicial default action, you pay NO FEE! Instead you simply pay a set processing charge between € 10.00 and € 100.00 correlated to the size of the principal debt and cover the cash expenditure incurred (cf. §§ 6, 8 and 9 of our Conditions of Collection).

Further advantages of our collection company

- We are the cooperation partner of a well-known credit insurance company. Trade credit insurance with our cooperation partner and Inkasso can protect you against large losses – particularly in cases of high export sales and deliveries within the EU.
- The majority of our administration is carried out by qualified lawyers. This means that an expert with experience dealing with debtors’ objections is always available for consultation.
- Our staff attend seminars throughout the whole of Germany and receive continual further training in judicial and extra-judicial execution by experienced professionals and experts.
- We are also well-versed in complex legal areas such as management liability following bankruptcy, the continuing of a business in acc. with § 25 HGB (German Commercial Code), the uncovering of concealed income in acc. with § 850 h of ZPO (Code of Civil Procedure) or liability in tort during levy of execution or bankruptcy proceedings.
- Even when your debtor has already made the statutory declaration (oath of disclosure), this is not a reason for us to ‘close the file’. This is where our specialist training comes into its own!
- On request, we can also represent you in your debtor’s bankruptcy proceedings (lodging of the debt, assertion of the rights of separation monitoring right up to the final hearing).
- Our investigators even search out debtors who have “dropped off the radar”.
- Acceptance of litigious claims also possible.
- Member of the Association of German Debt-Collecting Agencies.
- We operate – as an approved debt-collection agency – under the supervision of the President of Bremen Regional Court.

Before your debtors get away...



... talk to us

Particular advantages over lawyers

- We have specialised in debt collection. Lawyers are generally active in a number of fields (traffic law, family law, medical malpractice law, etc.).
- For some lawyers debt collection is not a top priority – consequently its processing is extremely slow and inefficient.
- Many lawyers charge you full fees, as per the German scale of fees for lawyers (RVG), for judicial default action and enforcement proceedings even if they are not successful – we do not!

Advantages over recovering debts yourself

- This involves a lot of effort that you're not getting paid for!
- You could be devoting your time to doing more important things.
- A lack of experience often results in the reduced likelihood of success!

What we do

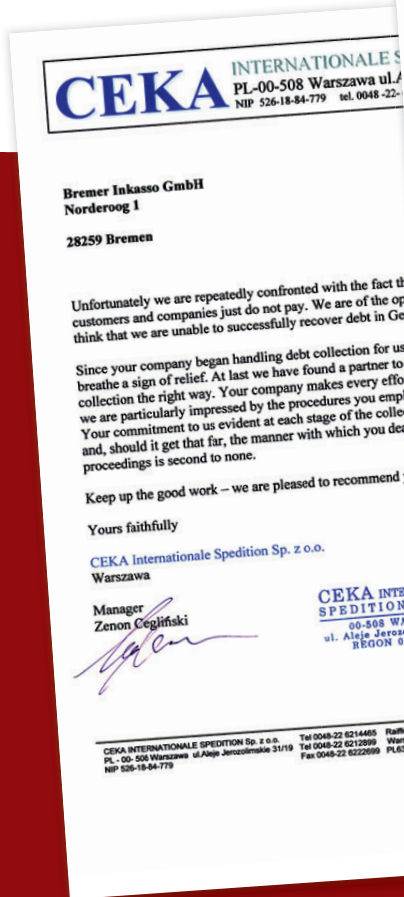
- A written demand for payment is sent to the debtor immediately.
- Telephone default action via psychologically trained agents (for example, we uncover the debtor's objections and use this information to avoid legal proceedings).
- At the same time, the debtor is investigated in order to prepare for legal proceedings (the foreseeable chances of success are verified – via solicitation of a credit assessment and research into financial difficulties at the court with jurisdiction over enforcement and the bankruptcy court); the precise identity of the debtor is established with the help of the register of companies and trade supervisory authorities).
- If attempts prior to initiating legal action prove to be unsuccessful, judicial default action and enforcement are launched immediately (in particular obtaining the payment order and writ of execution, seizing of accounts, seizure of the debtor's goods, issuing the bailiff with the mandate for arrest and, if necessary, the procedure for obtaining a statutory declaration, the registration of compulsory sale mortgages for your debtor's premises, etc.)
- We remain your contact partner throughout the entire process.
- If your debtor lodges an objection to the payment order, we firstly consult you and then commission our local trial lawyers to act. The entire, informative written correspondence is effected via our agency at all stages.
- You will receive a copy of all important steps for your files. If you so wish, we can also provide a complete list of the ongoing files we are working on including the current state of proceedings.

What documents do we need from you?

- A Copy of the invoice or bank statement
- Copy of the first demand for payment or provision of the information contained in the demand



Here are just a few of the letters of recommendation we have received from satisfied customers of our debt collection agency.



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