BREMER INKASSO
GMBH

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.

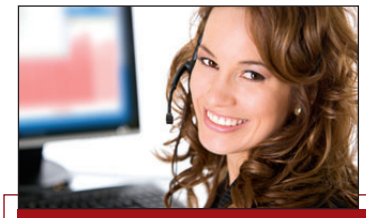
The economic advantages offered by our collection company

- 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 an 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

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 neccessary, 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, wie 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.

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 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

van den Broek BV

BV Confectiefabriek en groothandel in textiel v/h P.J. van den Broek

Bremer Inkasso GmbH
Postfach 660440
D-28244 Bremen
Duitsland

Rotterdam, 08-10-2003

Dear Mr. Drumann,

We have been using your company to collect debts in Germany for many years now and we are very satisfied with the results.

We entrust our outstanding claims to you, safe in the knowledge that your company is able to collect the debts extremely successfully. In particular, considerable efforts are made by you prior to the initiation of legal proceedings in order to collect debts out of court if at all possible. We have also been pleasantly surprised by your command of a number of techniques associated with post-judicial enforcement proceedings with which most German lawyers are unfamiliar. These include procedures which allow, under certain circumstances, the creditor to demand attachment of wages even if there are prior creditors.

What really counts for us is that, at your company, client satisfaction is given top priority. It is clear to us that you work with commitment and dedication, and as a foreign company we feel extremely well served by you.

Kind regards,
Van den Broek BV

Barbara Beeren

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Bremer Inkasso GmbH
Norderoog 1

28259 Bremen

Unfortunately we are repeatedly confronted with the fact that German customers and companies just do not pay. We are of the opinion that debtors think that we are unable to successfully recover debt in Germany.

Since your company began handling debt collection for us we have been able to breathe a sign of relief. At last we have found a partner to deal with debt collection the right way. Your company makes every effort to collect our debts; we are particularly impressed by the procedures you employ before legal action. Your commitment to us evident at each stage of the collection proceedings and, should it get that far, the manner with which you deal with execution proceedings is second to none.

Keep up the good work – we are pleased to recommend you.

Yours faithfully

CEKA Internationale Spedition Sp. z o.o.
Warszawa

Manager
Zenon Cegliński

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Geschäftsführer
Zenon Cegliński
Kinga Klimuk

Mr. Drumann
Bremer Inkasso GmbH
Norderoog 1

28259 Bremen/Germany

Dear Mr. Drumann,

We would like to state that we are extremely satisfied with your work.

Since entrusting you with our debt collection in Germany, this task has been handled with the necessary levels of commitment and dedication. Thanks to your work our defaulting customers have come to realise that just because they have placed an order from abroad does not mean they can get away without paying!

Because of the highly effective work you carry out prior to legal action, debtors often begin payment without the need to initiate legal proceedings. It is good to know that your company represents our interests with such dedication.

We are happy to recommend your services in England!

Regards,

Victoria Farrow

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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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