



# Dedicated support for asset finance providers

Your trusted partner for early arrears,  
pre-legal and legal debt recovery

Hilton-Baird   
Collection Services



# Ideal partner

Hilton-Baird Collection Services is an experienced and FCA-authorised commercial debt collection agency with a proven track record in delivering results for our clients.

Voted Third Party Debt Collection Team of the Year at the CICM British Credit Awards in 2018 and 2019, we have been providing award-winning debt recovery solutions to leading banks, independent lenders and insolvency practitioners since 2001.

Tenacious, meticulous and thoroughly professional in our approach, our service is second-to-none and we always endeavour to surpass all expectations to bring positive results to challenging situations.

- Award-winning debt collection agency
- Established in 2001
- Authorised and regulated by the Financial Conduct Authority
- Members of the Credit Services Association





## Services



### Early arrears collection service

Working confidentially as an extension of your team, we can efficiently recover payment from clients if they miss a repayment or skip a direct debit or standing order. The personal contact made with the client is critical to success and we use all our experience to obtain an immediate payment or negotiate an acceptable payment plan.

Additionally, we have the ability to seamlessly escalate cases to our 'pre-legal recoveries service'.



### Pre-legal recoveries

Our early arrears service will quickly identify a client's intentions and it may be necessary to escalate certain cases to our pre-legal recoveries service. Here, contact is made by Hilton-Baird Collection Services and the client is made aware that their case has been outsourced and that a reasonable resolution to the outstanding payment is required to avoid any further action.

While the majority of cases will either pay or enter a payment plan at this point, for those that don't we may recommend 'legal recoveries'.



### Legal recoveries

In the event a client's agreement is terminated and early arrears recovery or pre-legal recoveries has not resulted in payment, we may recommend legal action. Based on our knowledge and expertise of the legal process, this will maximise the opportunity for recovery.

Our legal recoveries team offers sound, practical advice, representing you throughout the relevant legal stages up to and including judgment and enforcement.



## Sector expertise

We offer services specifically designed for asset finance providers to help lenders recover their money when clients default.

Currently working with a mix of both well-established and start-up firms, Hilton-Baird can provide a truly bespoke collections journey which can complement, partially or fully substitute your own internal collections policies and procedures.

Our standard 'collections cycle', refined from years of providing these services, includes letters, emails, SMS and importantly telephone-based customer communication. We understand that although other communication channels do play their part in a successful collections outcome for all parties, proactive contact by telephone is the key to achieving this.

## Case study

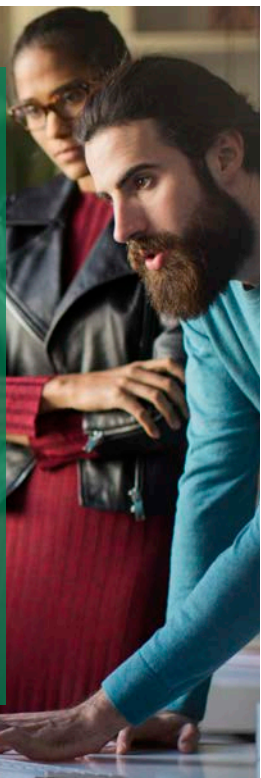
We provide a bespoke confidential early arrears collection service on behalf of a leading provider of business loans.

The debtors we are instructed to collect from have typically defaulted on one or more repayments, and fall into one of two groups: business owners with regulated agreements and limited businesses backed by personal guarantees.

With the aid of daily, weekly and monthly data files and integrations containing

new cases and recent payments received, we confidentially contact each debtor by telephone and email to obtain payment, mirroring our client's internal collections journey at all times.

With an average of 500 debtors every month, our 79% success rate for early arrears collections allows our client to recover their money quickly whilst avoiding the need to terminate the agreement.





## Provider of choice

Our personal approach means we take the time to listen and understand your clients' circumstances before getting to work on recovering payment.

Central to ensuring that we recover the money you are owed is our belief in maximising the amount of contact time our collections advisors have on the telephone with your clients.

We achieve this through continuous investment to make our processes

as efficient as possible, as well as experienced office administrators behind the scenes to support our collections advisors.

Tenacity is the key, employing an understanding but nonetheless rigorous approach which is sympathetic to your clients' circumstances whilst securing the outstanding payment.



### Flexible

At Hilton-Baird, we believe it's important that we provide a service that breeds trust and reaps rewards for our clients. Our flexible collections pricing means we work with you to agree the right charging structure. This approach ensures we're fully committed to bringing the desired results for our clients, always striving to maximise the recovery.



### Transparent

Continued technological investment has resulted in the development of a collections platform that allows us to deliver tailored reporting to meet your requirements. We can provide scheduled debtor reports, supply them on an ad hoc basis or use a hybrid of the two. Our system also has the flexibility to mirror your internal system codes to act as an extension of your own credit management system.



# A wealth of expertise

With extensive experience in the commercial debt recovery arena, we are employed by some of the world's biggest companies to improve and add value to their credit management performance.

In addition to a number of high-profile award wins, our membership of the Credit Services Association and full authorisation from the Financial Conduct Authority demonstrates the quality and professionalism of our work.

## Meet the team



### Alex Hilton-Baird, Managing Director

Alex plays an integral role in the direction of the business he set up in 2001. His expertise within the debt recovery arena is unrivalled and his knowledge and passion for the values of the company ensures that an increasing number of businesses source Hilton-Baird's assistance with their credit management needs.



### Ian Tramaseur, Director

Ian provides outstanding operational expertise to ensure our clients are benefiting from the best service possible. Whilst managing the business's day-to-day activity, he has been instrumental in developing and launching our collections system. Ian is also qualified to Certified Forensic Investigation Practitioner standard.

## Enquire today

We're confident that our knowledge and expertise of the commercial finance sector makes us your ideal debt recovery partner. To discuss your requirements, contact us on 0800 9774848 or email [collections@hiltonbaird.co.uk](mailto:collections@hiltonbaird.co.uk).



