



Debt Collection for QBE insured clients

STA International, an award-winning collection agency, are delighted to partner with QBE Insurance (Europe) Limited to help collect outstanding debts on behalf of its policyholders.

QBE clients obtain preferential rates, regardless of size of debt, with free 24/7 access to our online reporting site Your Debts Online.

Our aim is to collect late payment interest and recovery costs in addition to the principal sum. When we do so the service is completely free to you, you will receive the principal sum plus interest, with our collection fees paid by your debtor.

The Services Provided

Debt collection, confidential credit control and tracing on a worldwide basis. Collection is always undertaken on a pre-legal basis and will only escalate to legal action as a last resort, and only with your prior consent.

The same is true for international debts, if we are unable to recover these ourselves from the UK, use of our overseas office or agent is always subject to prior approval by you.

For our Confidential credit control clients we act in our client name as their outsourced credit control department - issuing chasing letters/emails, statements & making telephone calls.

Tracing involves desk research and doorstep visits to locate a 'gone-away' debtor or to ensure a potential debtor is genuine prior to you advancing credit.

Collection Process

- ▶ Debts referred to us will be processed into our debt management system with late payment interest and collection costs added
- ▶ We will then conduct a debtor solvency and liquidity check before sending you a secure acknowledgement email confirming receipt of the debts and the beginning of the collection process
- ▶ Letter/ fax/ email will be sent to your debtor to confirm you have instructed us and your appointed collector will immediately start telephone negotiations, overcome the debtor's objections/ disputes, seek admission of your debt and gain a firm commitment to pay, or recommend escalation

- ▶ When we collect overdue accounts, the collected and cleared funds are remitted to you every 14 days via BACS
- ▶ Your Debts Online, our online reporting site, provides details of these collected sums and any charges incurred, together with invoices and statements
- ▶ STA charges on a 'no collection, no commission' basis.



International Collections

- ▶ Collecting from 135 countries last year, 77% of monies collected from overseas debtors were from our UK offices saving customers the additional costs of overseas offices/ agents
- ▶ Our UK-based foreign national collectors understand your debtor's language and culture and we have access to offices and agents on all continents as well as being the UK's sole representative on the European Collectors Association.

Preferential Rates for QBE Policyholders

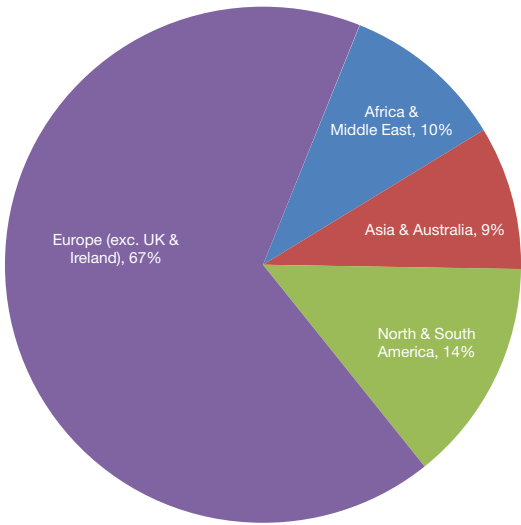
We operate on a no collection, no commission basis. When we successfully recover all or part of your debt, the following collection rates will apply:

Region	Rate
UK & Ireland	6%
Europe	10%
Rest of World	15%

International Collections

Last year, international debt placement reached record levels. Below is league table of the Top 10 international countries we collected from; the share of collections by continent, and a league table of the Top 10 international countries by amount placed.

Top 10 by collected value	
1	FRANCE
2	GERMANY
3	ITALY
4	SPAIN
5	UNITED STATES
6	INDIA
7	ARGENTINA
8	POLAND
9	UNITED ARAB EMIRATES
10	NETHERLANDS



Top 10 by placement value	
1	INDIA
2	UNITED ARAB EMIRATES
3	UNITED STATES
4	ITALY
5	GERMANY
6	FRANCE
7	NETHERLANDS
8	SPAIN
9	CHINA
10	NIGERIA

About STA International

Founded in New York in 1955, the STA group has offices in the USA and the UK, plus (co-owned) Mexico.

From its origins in debt collection, today the company also provides tracing and confidential credit control services to its clients on a worldwide basis.

All three services are ISO 9001 quality accredited, and supported by web-based reporting to provide clients with immediate and transparent updates on our progress.

STAs Corporate Accreditation from the Credit Services Association recognises the professional standard of our collectors and organisation, benchmarked against the highest industry standards.

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