

Scottish Pacific Business Finance provides a cash flow finance facility **to assist business with it's growth**

Privacy Information

To assess and collect the debts owed by you, we may collect personal information about you. We comply with the National Privacy Principles.

We may disclose the information to our client and to persons who may assist us in the collection of those debts.

You can gain access to the information by contacting our Privacy contact officer.

This information applies only to individuals.



Scottish Pacific Business Finance Pty Ltd ABN 79008636388

Scottish Pacific Business Finance offices

Sydney

Level 2, 50 Carrington Street,
Sydney NSW 2000
Tel: (02) 9372 9999
Fax (02) 9372 9900

Brisbane

Level 12a, 10 Market Street,
Brisbane QLD 4000
Tel: (07) 3002 5252
Fax (07) 3002 5229

Adelaide

Suite 3, 80 Sturt Street,
Adelaide SA 5000
Tel: (08) 8104 7637
Fax (08) 8212 2738

Newcastle

Suite 1, 809 Hunter Street,
Newcastle West NSW 2302
Tel: (02) 4965 4736
Fax (02) 4969 8174

Auckland

Level 12, Quay Tower,
29 Customs Street West,
Auckland
Tel: (09) 309 0701
Fax: (09) 309 0771

Melbourne

Level 2, 441 St Kilda Road,
Melbourne VIC 3004
Tel: (03) 9820 1222
Fax (03) 9820 1322

Perth

10 Kings Park Road,
West Perth WA 6005
Tel: (08) 9322 8684
Fax (08) 9322 8685

Townsville

Level 1, 134 Charters Towers
Road, Hermit Park QLD 4812
Tel: (07) 4772 0116
Fax: (07) 4772 0118

Wollongong

Suite 19A 102 Princes Highway,
Unanderra NSW 2526
Tel: (02) 4272 8743
Fax (02) 4272 8747

Christchurch

Level 17, Clarendon Tower,
Corner Oxford Terrace and
Worcester Street, Christchurch
Tel: (03) 377 7459
Fax: (03) 377 7458

One call is all it takes **1300 debtor (332 867)**

Visit us online at **www.spbgroup.com.au**

Or direct mail to GPO Box 9969 in your capital city



Scottish Pacific Business Finance Pty Ltd ABN 79008636388

Scottish Pacific Benchmark is the registered business name of
Scottish Pacific Business Finance Pty Ltd (ABN 79 008 636 388)

Why is
Scottish Pacific
Business Finance
involved in
the business?



Your important questions answered

Scottish Pacific Business Finance provide a professional debtor management service and cash flow finance facility for our clients.

The brochure is designed to introduce you to the new procedures, answer your questions regarding the role that Scottish Pacific Business Finance now plays, and agree with you the implementation of the new procedures.



Scottish Pacific Business Finance Pty Ltd ABN 79008636388

Q: What is factoring?

A: The factoring facility provided by Scottish Pacific Business Finance comprises a debtor management service together with a flexible finance facility linked to the value of the debtors ledger. Scottish Pacific Business Finance uses its expert systems to ensure that the debtors ledger is professionally maintained, and to provide comprehensive reporting of information to its clients in relation to the outstanding debts. The finance facility is provided to enhance the client's cash flow so the business can grow quickly.

Q: How do you benefit as a customer?

A: First, you receive the benefit of Scottish Pacific Business Finance's debtor management service, dealing with experienced staff using excellent systems to respond to questions you may have regarding your account. Secondly, our services enable the management of our client (your supplier) to concentrate on running the business- production, sales and customer service- which should assist them in meeting your requirements. Finally, the payment record that you establish with Scottish Pacific Business Finance can be used to provide a reference should you require finance in the future.

Q: How are you involved as a customer?

A: You will note on the client's invoice the statement 'The debt arising under this invoice has been transferred to Scottish Pacific Business Finance Pty Ltd'. This means that Scottish Pacific Business Finance Pty Ltd is the owner of the debts, and payment for the invoices must be made to Scottish Pacific Business Finance. Any enquiries regarding your account should be directed to Scottish Pacific Business Finance Pty Ltd, and we will provide the name of a credit officer who will handle all your enquiries. Monthly statements of account will be issued to you by Scottish Pacific Business Finance.

You should continue to place orders with your supplier, they will prepare and send invoices for all goods delivered or services provided. As mentioned above, there should be a notice on each invoice that the debt has been transferred to Scottish Pacific Business Finance Pty Ltd.

As Scottish Pacific Business Finance owns the debts, we wish to agree to two things with you. First, if the client does issue a credit note, it will not affect debts owed by you to Scottish Pacific Business Finance until the note has been approved by us. Accordingly, you will only be able to deduct an amount covered by a credit note from an invoiced amount if the note has been approved. Your monthly statement will list the approved notes. This does not affect the personal rights which you may have against the client, including their obligation to honour the note.

Secondly, if the client issues two or more invoices, you will need our approval in order to deduct from an amount due under one invoice anything which you claim you are entitled to in relation to a sale referred to in any other invoice. Once again, this does not affect any personal rights which you may have against the client. Any order which you place with the client after the receipt of this notice will signify your acceptance of these two terms.

Q: Why Scottish Pacific Business Finance?

A: Scottish Pacific Business Finance is a well respected leader in the factoring industry, and our group of companies has a significant share of the factoring market in Australia and New Zealand. We have been at the forefront of technological developments in the industry, and were the first factoring company to provide our clients with an internet-based information access facility. We are an organization with a strong reputation for customer service, and we are focused on providing the best possible service to our clients and their customers.

