

do you have trouble
collecting scottish
debts?

we
don't!

who are yuill + kyle?

Yuill + Kyle Debt Recovery + Credit Control Lawyers, Scotland, have operated a legal practice in Glasgow since 1908.

Specialising in debt recovery law and credit control, we offer comprehensive pre-litigation and litigation services. We are dedicated to recovering your clients' outstanding cash and maximising their financial returns - all at fees you'll find surprisingly low.

Yuill + Kyle never charge commission on recoveries made, fees are fixed to ensure your clients know exactly what they are paying, making it easier for them to budget for all their collections.

Therefore, our systems will improve your clients' cash flow and reduce their debtor days, making their businesses more profitable.

Our philosophy recognises the need for an effective service at reasonable cost - with friendly staff to guide you through each and every process - which is probably why we have grown to be one of the largest debt recovery legal practices in Scotland.

"I instructed Yuill + Kyle to send a £3 pre-sue letter to my debtor. This resulted in the debtor paying their outstanding £2750. We also received a letter of apology from them! Great result!!"

(Ian Matthews, Sales and Marketing Manager,
Gloag Taylor Wines)

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www.scottishdebts.com

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Online Solutions

We may have been around for almost 100 years, however we are continually evolving to ensure that we find new and innovative ways to add value to our clients' experience.

www.debtsotland.com

Would you like a wealth of resources on Scottish debt recovery and credit control at your fingertips? Through our website you will have access to free legal guides, ranging from effective credit control to insolvency, as well as access to continually updated news on debt recovery and credit control north of the border.

www.ykonline.co.uk

You will be able to send us your clients' instructions online through our dedicated extranet, giving you access to our case management system where you will be able to track all of your cases and see all related documents. This saves time and expense and helps accelerate your clients' recoveries. We will sign you up for this service Free of Charge.

Online Credit Reports

Through our relationship with Credit Report Providers we have instant access to vital credit information - helping to ensure that your client gets the best possible chance of recovering their money.

Volume Debts

We are able to handle volume debts but not at the expense of individual attention. Moreover, if you decide to use our extranet www.ykonline.co.uk, then you are able to take advantage of our e-mail template facility.

This takes the form of an excel spreadsheet and allows our robotic feature to automatically load your cases onto our case management system which is helpful when recovering bulk instructions.

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Pre-sue – Get the Ball Rolling!

- **Results** - a letter from a Scottish lawyer is likely to evoke a better response from a Scottish debtor - and at £3.00 + vat with no commission on recoveries your clients' financial exposure is minimal.
- **Flexibility** - we can send a standard pre-sue or a bespoke letter if preferred.
- **Collecting Interest + Collection Costs** – in Terms of The Late Payment of Commercial Debts (Interest) Act 1998.

Raising Court Action

Are you aware of the many advantages your clients would have if court action is raised in Scotland?

- Our extensive database allows us to better determine the debtors ability to pay – preventing your client throwing good money after bad.
- Less Expensive – our maximum warrant dues are £50, whereas 'issue fees' the English equivalent, are often double this and you will know can be as much as £690!
- Pre-judgment remedies such as Inhibition and Arrestment help clients get paid more quickly.

DAS: Your Clients could be at Risk!

The Debt Arrangement & Attachment (Scotland) Act 2002 . . . are you up to speed?

If your clients supply goods on credit to an individual or sole trader after November 2004, debt enforcement will be incompetent if their customers are taking part in a Debt Payment Programme (DPP). To avoid this you should first check the 'Debt Payment Register'.

Yuill + Kyle will have access to the online register which will show who is taking part in a programme – we will consult the register on your behalf FREE of CHARGE – so you will know your clients will be able to get their cash and will not be left without recourse!

Fast-Track Collections

Need to act quickly?

- You might want to use this service if you are particularly concerned about the debtor organisation. If there is no denial from the debtor within 21 days we can institute insolvency proceedings.
- We prepare a formal demand in terms of either insolvency or bankruptcy legislation and instruct court officers to serve on the debtor.

Insolvency

Insolvency can often be a fast method of recovering cash and we offer the following benefits as well:

- Flat rate fees and No commission – since this is offered at a fixed cost it is far cheaper when compared to England, especially Bankruptcy.
- We work with a carefully selected team of insolvency practitioners, expert in all types of insolvency, who keep their ears to the ground and are able to evaluate the debtor's solvency at an early stage. Their own internal intelligence is therefore very rich.
- The emphasis will only be to spend money where recovery prospects are good.

Judgment Enforcement

You may have already raised the court action and now want us to enforce this – this is no problem at all – our goal is to recover as much cash as possible for your clients.

- **Richer Information** - we have service level agreements with Sheriff Officers allowing them to provide us with additional information in respect of the debtor's financial position and recovery prospects. This goes beyond the information normally conveyed when carrying out enforcement.
- **Reduced Client Disbursements** - If the Sheriff Officers think the prospects are bleak we ask them to tell us. They know we don't want them to run up a large bill if recovery prospects are poor.
- **Separating** the can't pays from the won't pays.