

Collections In the UK: Accessing the Global Market

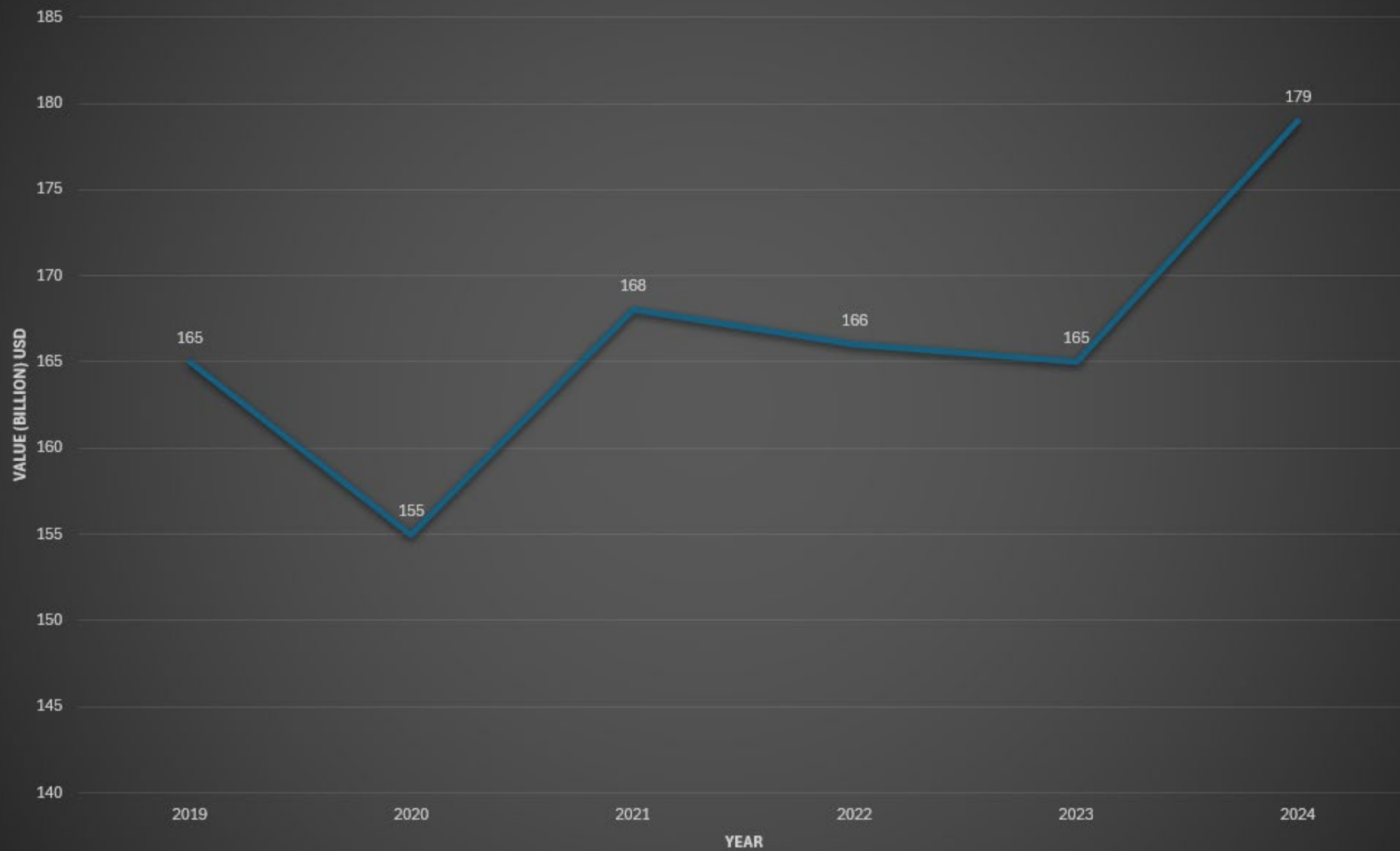
Presented By **David Bevan** and **Liam Worthington**

Agenda

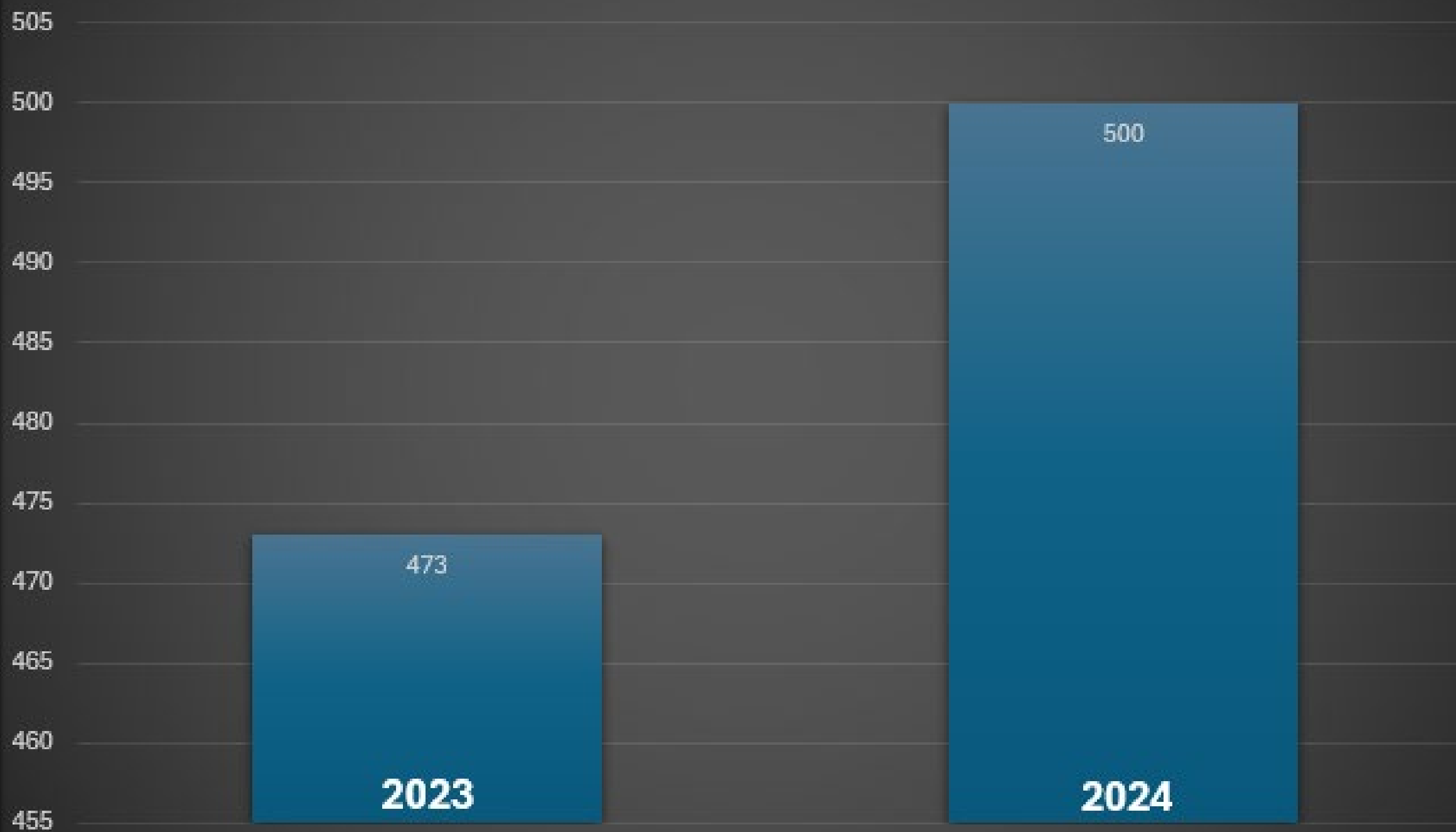
- Introductions
- The UK Collections Environment: Overview
- Polling Questions and Discussion
- Meet the Team: Professional Insights



US - UK Goods and Services



US to EU Services and Trade 2023 / 2024





Liam Worthington
International Relations Manager



David Bevan
Chief Compliance Officer



Where are we from.
Where we are based



UK Collections Overview

The UK Collection Lifecycle

1. Pre-Legal Collections
2. Pre-Action Protocol (PAP)
3. County Court Claim
4. Judgment (CCJ)
5. Enforcement Options
6. Resolution



The UK Regulatory Environment



Financial
Conduct
Authority
(FCA)

UK GDPR
& Data
Protection
Act

Civil
Procedure
Rules
(CPR)

Pre-Action
Protocols

Industry
Guidance
&
Standards

Debtor-Friendly vs Creditor-Friendly Stages



1. Pre-Legal: *Debtor-Protective*

2. Litigation: *Debtor-Focused*

3. Enforcement: *Creditor-Supportive*

Pre Legal Collections: Key Principals

1. Fair & Transparent Communication
2. Conduct Requirements
3. Affordability Consideration
4. Vulnerability Awareness
5. Evidence & Record-Keeping



Pre-Action Protocol (PAP)

- Mandatory Process
- Letter of Claim
- 30-Day Response Period
- Required Documentation
- Evidence of Engagement





County Court Claim Process

1. Issuing the Claim
2. Response Options
3. Timelines & Procedures
4. Default Judgment
5. Case Progression

Judgment (CCJ): Impact & Significance

- Public Record
- Credit File (6 Years)
- Payment Incentive
- Enforcement Gateway
- Set-Aside Possibilities



Enforcement Options (Overview)

- Warrant / Writ of Control
- Attachment of Earnings
- Charging Orders
- Third-Party Debt Orders
- Information Orders



Enforcement: Strengths & Considerations

- Effectiveness Varies by Circumstance
- Employment, Assets & Property
- Cost vs Benefit
- Timeframes
- Practical Limitations



UK Enforcement vs Other Jurisdictions

- National Consistency
- Powerful Legal Tools
- Structured Court Oversight
- Limited State-Level Variation
- Predictable Outcomes



UK vs Global Regulatory Intensity

- High Conduct Requirements
- Strict Data Protection
- Structured Litigation Processes
- Strong Post-Judgment Tools
- Greater Oversight



Vulnerable Customers & Fair Treatment

- Identification
- Adapted Communication
- Supportive Measures
- Reduced Pressure
- Record & Review



Data Protection & UK GDPR

- Lawful Basis
- Data Minimisation
- Security Controls
- Transparency
- Retention & Disposal



Documentation & Evidence Requirements

- Agreement & Terms
- Statements & Balances
- Communication Records
- PAP Documents
- Accurate Data



Communication Standards & Restrictions

- Clear & Accurate Language
- No Undue Pressure
- Proportionate Contact
- No Misleading Statements
- Accessible Formats



Litigation: Conduct Expectations & Court Behaviour

- Pre-Action Conduct Matters
- Proportionality
- Clarity & Accuracy
- Disclosure Obligations
- Judicial Scrutiny



Case Study: Applying the UK Process

- Background
- Pre-Legal Actions
- PAP Compliance
- Litigation Outcome
- Enforcement Result



Working Effectively Across Borders

- Clear Instructions
- Shared Documentation
- Consistent Standards
- Regulatory Alignment
- Regular Review



Key Takeaways

- Structured Lifecycle
- Strong Conduct Standards
- Mandatory Pre-Action Steps
- Procedural Litigation
- Effective Enforcement Tools



Polling Questions and Discussion

Slido







Jovan Bryan – Collections Supervisor

Jovan.Bryan@ccicm.com

Tracey Hully – Litigation and Case Progression Manager

Tracey.Hully@ccicm.com

Joe Marrit – Commercial Development Manager

Joe.Marritt@ccicm.com

David Bevan

David.Bevan@ccicm.com

Liam Worthington

Liam.Worthington@ccicm.com