



Free Phone 0800 111007 Ph (09) 814 8741
Free Fax 0800 222007 Ph (09) 814 8740
on-line tenant checking www.tinz.net.nz
tenancy debt collection www.cia.co.nz
[Chase Investigative Agencies Ltd](http://www.cia.co.nz)
P.O. Box 105-524 Auckland City, New Zealand
Email : admin@cia.co.nz

Nationwide Debt Recovery & Investigative Specialists

26 January 2007

Dear Sir or Madam,

Recently you contacted us with regard to you being interested in utilising our services.

I herewith furnish to you our Business Profile which outlines our philosophies and our services. You will note that our services are offered on a nationwide basis.

An instruction sheet for your use can be found on page 10, which you should photocopy as a template for future use. All you need to do to instruct us, is complete one for each errant tenant and fax that with a good copy of the Tenancy Tribunal order to us. You will have to choose an option for billing. We find the mostly commonly chosen option is option 2 in the schedule of fees. This does have an upfront fee but in the light that 50% plus of debts have to go back through the District Court enforcement process this fee is substantially less than the current minimum costs of enforcement which are \$474 per debt. We will pay for the costs of enforcement on our option 2.

Please note that, by instructing Chase Investigative Agencies Ltd to collect your debts, your debtors(tenants) will be listed on our national database (bad tenant register) known as Tenancy Information N Z. This database is open to landlords and property managers to pre-check their prospective tenants before putting them into a new tenancy and can be found on the Internet at www.tinz.net.nz. You will have to go to the website to register first to be able to use the system. There are demo videos on the website as to how you make use of this service on the website.

I would be pleased to hear from you, should you feel you would like some advice or attention to any matter, now or in the future.

Yours faithfully,

G.D. Knight

Geoff Knight
Managing Director

Licensed investigator by the Ministry of Justice

PROFILE

INTRODUCTION

Our wish is to provide our clients with services expected of professional investigators and debt collectors, while creating a working relationship based on Integrity, Experience and Commitment.

The Principals of this business comprise of former **New Zealand Police** members and former legal executives who have accumulated 30 years experience in the art of investigating, the surveillance and the tracking of persons partaking in illicit activities.

We offer national coverage. We have been in business since 1994.

DEBT RECOVERY & DEBT MANAGEMENT SERVICE

We are specialists in the tracing of errant tenants and the recovery of debt from these persons. However we do collect general debt.

On a recent analysis we found that we located 89.7% of errant tenants and gained voluntary recoveries from 86%. We filed and monitored Court Enforcement procedures on the balance on behalf the landlords.

We monitor the on-going repayments by your debtors.

We offer the service of debt monitoring where we take over the hassles with the day to day management of repayments from your debtors. We will relieve you of the tedium of calling up bad payers and if we get no results from these phone or personal contacts, we can instigate legal proceedings for formal recovery.

LICENSING

The debt collection industry has no requirements to be registered or otherwise licensed, however as many of our agents are private investigators our industry is governed by the Private Investigators & Security Guards Act 1974, and the register is maintained by the Ministry of Justice, Auckland.

The company is the holder of a Private Investigator's licence No. 290, with our staff having Certificates of Approval to be responsible licensed employees.

OUR SYSTEM

1. We receive your written instructions by mail or fax;
2. We enter your instructions into our computer diarised "Client Management System" which faxes an acknowledgment to you.
3. We can give you faxed or emailed updates of our progress.
4. At the conclusion we will give you a record of all our enquiries.

SCHEDULE OF FEES

(This is subject to change without notice but is current to Friday, January 26, 2007)

We now only offer one “results only” option - 5 for the reason many creditors get us to start work on tracing their debtors and when the only option is to litigate or enforce a debt they fail to commit themselves to any action.

The most common options for tenancy related debt are Options 2,3 & 4

OPTION 1 –TRACE FEES

You will be invoiced and payment is expected within 14 days of invoice before we start and is, therefore, not on a “results only” basis.

\$240 + G.S.T. per instruction

Please note on this option we are only doing the trace and field work to confirm the address. If you want us to do debt collection as well please refer to option 2 which is a better option.

All the following are still considered option 1

COURT APPLICATIONS & PREPARATION

NOTICE OF PROCEEDINGS PREPARATION

\$300 + G.S.T. + FILING FEES

COMPANIES ACT – STATUTORY DEMANDS

\$80 + G.S.T.

PREPARATION & SWEARING OF EXAMINATION ORDERS, EVICTION & DISTRESS WARRANTS

\$60 + G.S.T. per debt if part of our recommendation to enforce a Court order (we will cover difference (\$188.50) and recover that from debtor + COURT FILING FEES – otherwise at actual cost \$227.56 + GST per order (\$256 inc)

PREPARATION OF DISPUTES & TENANCY TRIBUNAL APPLICATIONS

\$80 + G.S.T. per debt + FILING FEES

PROCESS SERVING

AT THE ADDRESS GIVEN AND ONE ALTERNATIVE GIVEN BY YOU
OTHERWISE A TRACE FEE WILL BE ADDED TO ABOVE

\$75.00 + G.S.T. per debtor

includes preparing and swearing of affidavits of service

A minimum registration may apply where obvious incorrect details of addresses given.

If the matter relates to debt recovery and the debt is paid in full or part to us, option 2 debt recovery charges will be added to all the above.

REPOSSESSIONS

FROM THE ADDRESS GIVEN

\$90 + G.S.T. per chattel or \$150 + G.S.T. per vehicle

plus trace costs and towage/storage fees

Private Investigation

\$80 + G.S.T. per hour – no vehicle costs are charged

Court Hearings

Examination hearings,

\$120 + GST per hearing (if within Auckland)

\$160 + GST per hearing (if outside of Auckland)

Contempt Proceedings, Tenancy Tribunal, Summary Instalment Orders, Garnishee hearings,

\$160+ GST per hearing (if within Auckland)

\$200 + GST per hearing (if outside of Auckland)

TERMS OF TRADE - INVOICES WILL BE PAID FOR BEFORE WE ACTION OUR SERVICES

The most preferred option

OPTION 2 - DEBT COLLECTION – on this option we pay enforcement costs

You will be invoiced and payment is expected before we start our enquiries

\$240 + G.S.T. per debtor and per Court order

and we will deduct

20% plus G.S.T. of any payment or part payment recovered from your debtor as a management fee

covers tracing and gaining, where possible an offer to repay from your debtor

We will cover the costs of enforcement if we need to take this course of action - we will pay for the direct costs and we will recover them first from the debtor before dispersing recoveries less the 20% + GST commission. Current costs of enforcement for an order for examination amount to \$474. So this is the best option.

(i.e. preparing and swearing affidavits and applications for enforcement and the appearance of our solicitor or agent at any examination hearing. We will pay the costs of legal enforcement through to attachment order or distress warrant stage) We will not charge trace fees if they stop paying and we need to get them re-started on the repayments and/or initiate.

This option doesn't cover the cost of litigation to gain an enforceable Court order. We may have to refer you back to option 1 to enter this process if you have no Court order and your debtor refuses to pay voluntarily.

Alternatively

OPTION 3 – on this option you pay enforcement costs if necessary

(Covers field, trace and management fees only – does **not** cover civil litigation **nor** enforcement costs – on this option you will be billed any Court filing fees and [reduced] contracted solicitor's fees for attending any hearing & a minimal proportion of solicitor's preparation costs which are normally charged as stated per option 1).

Minimum debt \$500

\$100 service fee + G.S.T., which is payable to register the debt

then we will deduct

25% Plus G.S.T. of any payment or part payment recovered from your debtor as a management fee

These fees will be taken out of the debtor's repayments before being dispersed to you.

Debts that are smaller than \$500 should be recorded on our subsidiary system Tenancy Information New Zealand @ www.tinz.net.nz. More information follows. All debts given to us for collection will automatically be lodged on the www.tinz.net.nz tenancy register.

We can also lodge references with our opposition Baycorp Advantage for \$22.50 inc G.S.T.

OPTION 4 – on this option you pay enforcement costs if necessary

(Covers field, trace and management fees only – does **not** cover civil litigation **nor** enforcement costs – on this option you will be billed any Court filing fees and [reduced] contracted solicitor's fees for attending any hearing & a minimal proportion of solicitor's preparation costs which are normally charged as stated per option 1)

Minimum debt \$3000

\$200 service fee + G.S.T., which is payable to register the debt

then we will deduct

20% plus G.S.T. of any payment or part payment recovered from your debtor as a management fee

These fees will be taken out of the debtor's repayments before being dispersed to you.

We can also lodge references with our opposition Baycorp Advantage for \$22.50 inc G.S.T.

OPTION 5 – RESULTS ONLY ENFORCEMENT ONLY OPTION

You may use this option for field, trace and management fees but they are intended for use as an alternative for enforcement of Court Orders when debtors refuse to pay on the previous options.

Minimum debt \$1000 – otherwise please use options above.

\$200 service fee + G.S.T., and,

then we will deduct

40% Plus G.S.T. of any payment or part payment recovered from your debtor as a management fee

These fees will be taken out of the debtor's repayments with the service fee being retained first before balance dispersed you less the management fee. This option covers the costs of preparing and swearing affidavits and applications for enforcement and the appearance of our solicitor or agent at any examination hearing (i.e. approx. \$474). We will pay the costs of legal recovery through to attachment order stage and/or distress warrant

Please note we will deduct all Court fees from any recovery first
– before the service fee is deducted

OPTION 6 - this is an insurance type plan – to prepay your future possible debt collection costs – not for current/old debts

The

C.I.A.

Chase Investigative Agencies
Debt Recovery Plan
P O Box 105-524, Auckland City
Ph 0800 111-007 Fax 0800 222-007

Tracing and Debt Recovery cost insurance

Only **\$120** per year
per property plus G.S.T.

NO COMMISSIONS, NO HIDDEN CHARGES
NO COURT FEES

(includes enforcement by order for examination and attachment order)

- FREE tracing of errant tenant(s)
- FREE recoveries of your debt
- FREE management of any debt repayment for the period of one year , from the date of instruction, reverting to the prevailing option 2 after one year
- Re-trace debtor(s) as required
- FREE preparation and swearing of Court enforcement documents if required
- C.I.A. will pay Court enforcement fees if no voluntary offer gained from debtor.

RING US FOR A PROPERTY REGISTRATION FORM

C.I.A.

Rent Collections

(Conditions apply – see attached)

Option 8 – Commission 6.95% + G.S.T. of collected rent – private landlord – discounts for multiple property owners or property managers

THE GUARANTEE

We guarantee the rent See our website www.cia.co.nz for more detail under the heading of “Rent management”

OUR INSTRUCTIONS to C.I.A.

PLEASE COMPLETE ONE (1) FORM FOR EACH TENANT

Name of Tenant		Date of Birth	
Known Aliases of tenant		Gender	
Your Property or other reference			

Please itemise these details – Please attach a copy of your Tenancy Tribunal Order – if it is not on the order we will not be able to collect it.

Rent arrears	\$
Carpet cleaning	\$
Pest control	\$
General cleaning	\$
Repairs	\$
Lawns/gardening	\$
Letting fee/advertising	\$
Rent in lieu of notice	\$
Water rates	\$
Change of locks	\$
Other (please state)	\$
Subtotal	\$
Less Bond	\$
Less other credit	\$
Total to recover	\$

Current home address	Phone	
Work address	Phone	
Car registration number(s)		
WINZ number		
Bank account number		
Any other helpful details	use a separate sheet or the empty space above	
Description of tenant 1 (e.g. 5'10" tall, tattoos, distinguishing features)		

OUR SPECIFIC INSTRUCTIONS (e.g. trace & debt collect, tenancy termination, etc) :-

Our Details	Email Address:	
Company/Name:		
Postal Address:	Phone:	
Physical address:	Fax:	
Contact person:	Position:	
Signature	Date	

My bank account number for direct credit of any proceeds of recovery	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
	<u>My chosen fees payment method – please tick/circle</u> Option 1 <input type="checkbox"/> Option 2 <input type="checkbox"/> Option 3 <input type="checkbox"/> Option 4 <input type="checkbox"/> Option 5 <input type="checkbox"/> Option 6 <input type="checkbox"/>

I/We authorise CHASE INVESTIGATIVE AGENCIES Ltd to act as our agents in the above matters and agree to make payment of all charges and costs in accordance with CHASE INVESTIGATIVE AGENCIES Ltd current terms and conditions. I/We agree to not proceed to legal action, nor take independent action by any other means through agency or on my/our own accord, against this debtor without first notifying CHASE INVESTIGATIVE AGENCIES Ltd. If I/we do take independent action, I/we know we will be liable and be invoiced for the whole commission that relates to the option I have chosen above and any subsequent enforcement costs.



www.tinz.net.nz

30,000 + tenants listed

and accumulating more than 70 per week.

Includes sealed Tenancy Orders from property managers, private landlords and Housing New Zealand

REGISTER ON-LINE

24 HOURS PER DAY – 7 DAYS PER WEEK FOR CHECKS ON OUR DATABASE

SERVICE HAS BEEN AVAILABLE SINCE OCTOBER 1998

CONFIRMATION OF REGISTRATION AND CREDIT CHECKS BACK TO YOU ON THE SAME DAY

IF YOUR QUERY WAS MADE ON A NORMAL BUSINESS DAY

Credit checks are done on an external credit bureau agency's database.

The service costs can be located on-line at

www.tinz.net.nz

In the rates schedule found under the “About Us” button