



Our Collections Policy outlines the manner in which we, the creditor & debtor conduct ourselves during the Collections Process
Amended Sept 2021

- We will not discuss your debt with family, friends, third parties including your current or potential employer .
- We will abide by the Laws of Trinidad & Tobago as it relates to the Debtors Act.
- We will not threaten, insult or use slurs and other offensive language at any point during the collections process.
- We will not contact the debtor under false pretence or make any misrepresentation of the amount owed.
- We will provide and clearly explain the amount of debt owed and the acknowledgment from the creditor of the debt.
- We will not contact the debtor outside of our office hours and will only make contact during reasonable times throughout the day, Monday to Friday.
- We will engage law enforcement if threats to the life or well being of our employees has been made by the debtor.
- We will only use current information periodically provided by the creditor, our client, to collect the amount of debt owed.
- We will not collect any additional fees or penalties from the debtor.
- All repayments collected will be receipted and a copy given to the debtor.
- All repayments of the owed debt will be remitted to the creditor as per the conditions of the agreement between ABSL Ltd & the Creditor.