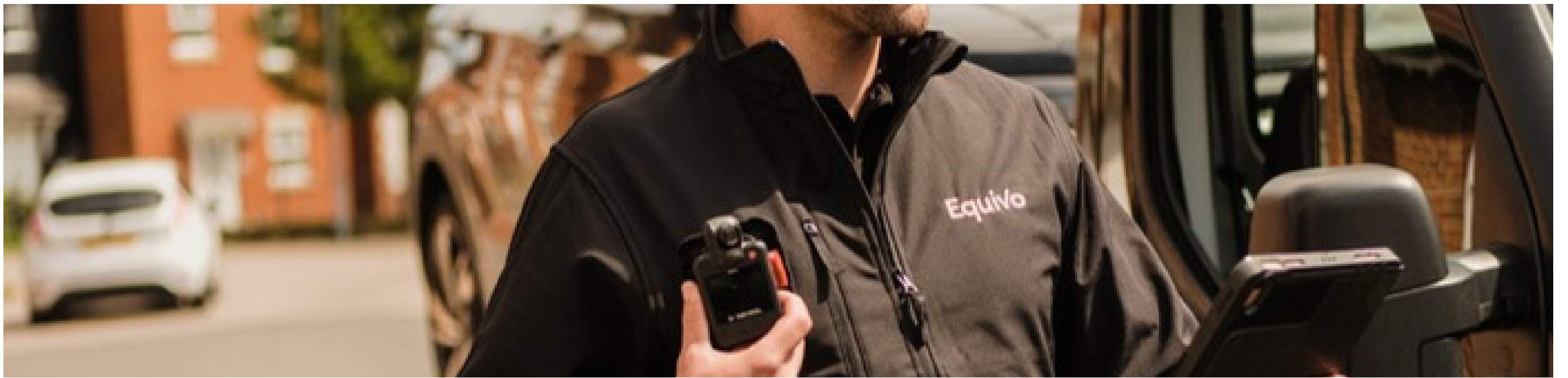




## **Lender Services - Asset Recovery and Field Debt Collections**

Equivo provides specialist repossession services to some of the UK's largest banks and asset finance providers. Our Enforcement Officer teams provide comprehensive geographical coverage across England, Scotland, Wales and Northern Ireland.

When operating within the consumer debt industry it is important to select a business partner with a comprehensive understanding of the industry and specifically the compliance requirements that exist. Equivo is licensed by the Office of Fair Trading and is a member of the Credit Services Association. We are also an FLA associate member and regularly host industry events on compliance issues.

### **What differentiates Equivo as a supplier?**

Equivo is a dynamic enforcement services supplier with a key focus on provision of services to the motor and asset finance industry. We have raised the bar for service providers within our industry sector by introducing new standards of training and personnel vetting. We undertake to our clients that all our Enforcement Officers in England and Wales are certificated as bailiffs by the County Court. This provides reassurance for our clients and helps to ensure that that customer contact is undertaken by trained, licensed individuals.

### **Industry leading technology**

Equivo has developed a fully integrated digital platform that gives clients real-time access to case information and account management. At the heart of this is our dedicated client portal, enabling users to monitor, instruct, and review cases live from the field. Our operatives are equipped with Body Worn Video (BWV), GPS-tracked PDAs, and custom digital forms, all feeding directly into the case management system.

# Equivo

This ensures clients receive instant updates on field activity, from interactions captured on BWV to vehicle tracking via Automatic Number Plate Recognition (ANPR), as well as case progress monitored through VulneraTrack, our vulnerability tracking system.

All forms are fully customisable and include proof of date, time, and GPS location, providing complete transparency. With updates flowing live from both field and office teams, clients gain unparalleled visibility, control, and confidence in every stage of the process.



## Allied Services

Those creditors who have a requirement for asset repossession services may also want to consider the following services offered by Equivo:

- **Account Rehabilitation** – Field visits to customers holding ‘protected goods’ within the meaning of the Consumer Credit Act. Our remit during such visits is generally to either bring accounts up to date or arrange collection of the asset under voluntary surrender and deliver to a nominated remarketing site.
- **Vehicle Collection/Movement** – Pre-booked vehicle collection by arrangement with the customer for hand-back of vehicles under voluntary termination, including full appraisal to the client specification.

## Further Information

For any questions, you can contact our team on **0330 900 3000**. Or for more information, visit our website at **[www.equivo.com](http://www.equivo.com)**.