

ARMS Services Overview

Prices Display are correct as at **01/01/2003**
 All prices are subject to change, ARMS will make every effort to provide you with 30 days notice of any changes!

At ARMS we do more than just collect debts. We are an industry leader in Accounts Receivable Management Services and Payments Services.

Our aim is to focus our attention on what you are doing, or in particular what you are not doing. Proper Accounts Receivables procedures/documentation can save your business thousands in uncollected money and unnecessary collection costs.

Prevention and Protection is always the better way!

Small Accounts

Do you write off accounts between \$50.00 to \$500.00 simply because they are too costly to pass to a debt collector. With many businesses this quiet often is (or has been) the case.

It does not have to be! We can show you ways of collecting these accounts, simply and cost effectively.

Cost Free Collections

Cost Free Collections is not a joke and it is not a gimmick. Let us demonstrate to you how we can help you minimise (even eliminate) costs associated to collecting overdue accounts.

Work Authorisation/Payment Guarantees

Is your business protected from unscrupulous people. With our work authorisations/payment guarantees you are better prepared to deal with people who refuse to pay your accounts.

This facility is ideal for tradespersons, professionals and service providers.

Terms of Trade

Businesses loose thousands of dollars unnecessarily every month because they do not have effective terms of trade in place.

We can implement Terms of Trading (Applicable under West Australian Law) suited to your business which can provide your organisation with a greater level of protection, and provide ARMS with the tools it needs to achieve a lower cost/more successful collection performance.

Managed Payment Plans (MPP)

Managed Payment Plans equip your company with the following invaluable tools :

- **Affordability** – Pay by the Month/Fortnight options, your product/service can be made more appealing to your clients.
- **Advantage** – Give your company an advantage over competitors.
- **Collection** – ARMS utilise MPP for collecting outstanding accounts.
- **Up selling** – Clients always want the best in products/services, pay by the month options can result in clients purchasing a more expensive product than if they had to pay up front.

MANAGED PAYMENT PLAN
FIXED TERM AGREEMENT

This agreement is made the _____ day of _____

BETWEEN _____
(hereinafter together with its successors and assigns referred to as "the Supplier")

AND _____
For Companies/Businesses write the Trading Name and the Registered Name and ABN. For Individuals write the person's Full Name
(hereinafter referred to as "the Client")

Date of Birth: ____/____/____ Sex: Male/Female Drivers License: _____
 Address: _____
 Suburb: _____ State: _____ Post Code: _____
 Telephone: Home/Mobile: _____ Partner's Name: _____

Item 1 Price of Agreement
 The total price of the Goods and/or Services Supplied _____ Inc GST
 LESS Initial Payment (Non-Refundable) _____ Inc GST
 PLUS Payment Plan Administration Fee _____ Inc GST
 Outstanding Balance _____ Inc GST

Item 2 Payment Terms * Give whichever is not appropriate - Fortnightly/Weekly or Friday, Monthly or 1st of each Month
 The outstanding balance expressed in Item 1 (above) shall be payable by equal instalments ("the Installments") of \$ _____ ("includes GST") with the first installment due on the ____/____/2002 and on then weekly/fortnightly/monthly thereafter until the Outstanding Balance expressed in Item 1 plus any other costs that may be incurred in accordance with this Agreement have been Paid in Full.
 When the deduction date is a closed business day the deduction shall occur on the first open business day prior to the closed business day.

Item 3 Payment Method ("periodic debit") (Not applicable to applicants)
 Visa Card / Backcard / Mastercard ("Merchant Facilities")
 Cheque / Savings Bank Account ("Direct Debit System")

Item 4 Goods and/or Services Supplied

Item 5 The Billing Agent
 Deductions are performed by:
 Merchant Agreement Services Pty Ltd (ABN 91 025 517 798) - Telephone: (08) 9490 5477
 A Division of the ARMS Group (WA) Pty Ltd (ABN 76 097 966 464) - Telephone: (08) 9490 7736
 PO Box 324 Maddington WA 6089 - Fax: (08) 9490 5158

In signing this agreement the Client agrees/acknowledges:
 1. I have read and agree to all of the terms and conditions of this Agreement and I have received a copy of this contract at the time of signing.
 2. This Agreement and declaration shall form the basis of this Agreement between the Client and the Supplier.
 3. The Supplier has received this Agreement and all financial responsibility regarding the Agreement is payable to Merchant Membership Services Pty Ltd ("the Billing Agent").

SKIPPED SEALED and DELIVERED)
 By the Client on the ____/____/____)
 In the presence of: _____ (Member Signature)
 _____ (Witness Signature)

(If Not Name of Witness) (If Not Name of Witness)

MARK ROBERTS

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Managed Payment Plans – Accounts Receivable Systems

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