

### Your Company Detail

Use this section to give basic details about your company and type of trade.

1. Company Name

Registration No. (if applicable)

2. Address where Credit Management Department/function is located

City

County

Telephone

Fax

3. Registered Address (if different from above)

City

County

Telephone

Fax

4. Please give a precise description of your trading activity

5. Are you involved in any transactions other than goods sold and delivered (e.g. Work in Progress, Contracting, Delivery of Services)?  
If yes, please explain?

Yes  No

6. Is there any part of your Credit function that you outsource to a factor?  
If yes, with whom?

Yes  No

### General Credit Management Information

Use this section to give general information about your credit control function.

1. Is your credit management centralised?  
If no, please explain structure?

Yes  No

2. Who are the persons responsible for the running of your credit management?

Name

Position

Reports To

Name

Position

Reports To

3. Do you have a credit control manual or policy? If yes, please provide a copy to us.

Yes  No

If yes, when was the manual or policy last revised?

Was this revision approved by:

(i) Chief Financial Officer

Yes  No

(ii) Chief Executive Officer

Yes  No

4. Does anyone outside the credit department have the authority to override a decision of the credit department? If yes, please explain.

Yes  No

## Credit Control Procedure

Use this section to give basic details about your Credit Control Procedures.

1. On new accounts, at what point do you obtain proof of customer identity

2. Are customers orders obtained verbally or in writing?

Verbally

Writing

3. Do you refer to the customer's account prior to the acceptance of every order?

Yes

No

4. What departments within your company do you refer to prior to the acceptance of the order?

5. What actions do you take if the customer's credit limit will be exceeded if you except the order?

6. If the credit limit is to be increased what additional information do you require?

7. How often do you review your customer credit limit?

Verbally

Writing

Monthly

Please explain:

8. Who is responsible for authorising credit limits?

Credit Limit Amount	Person	Title	Experience

9. How are credit limits recorded?

Manual System

Computer ized Credit System

Other

Please explain:

10. Does the amount of information obtained about a customer vary according to the value of the order?

Yes

No

If yes, please explain:

Small	Financials	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Credit Reports	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Bank Opinions	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Other (specify)	<input type="text"/>
Medium	Financials	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Credit Reports	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Bank Opinions	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Other (specify)	<input type="text"/>
Large	Financials	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Credit Reports	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Bank Opinions	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Other (specify)	<input type="text"/>

11. What action will be taken if an account is overdue?

Upon receipt of an order?

Prior to delivery/dispatch of an order?

12. Who reviews overdue accounts and how often?

Name

Position

How often?

13. What are your standard terms of payment? Give full details; No. of days, from e.g. delivery, dispatch, etc.

14. Are there any special terms of payment that apply to a particular customers?

If yes, please specify.

Yes

No

15. Who is responsible for authorising non-standard terms of payment?

Name

Position

## Collection Procedure

Use this section to give details about your normal collection procedures.

1. How many days before due date do you contact your customers?

2. How many days after due date do you contact your customer?

3. Is this done by telephone, letter, or personal visit?

4. If payment is not forthcoming what action do you take?

5. At what point would you put an account on stop?

6. Who has the authority to put an account on stop?

Name	Position
<input type="text"/>	<input type="text"/>

7. Which departments within your company are made aware if an account is put on stop?

8. Does anyone at the credit department have the authority to release an order/shipment to an account that has been put on stop? Yes  No

If yes, please explain.

9. Would you pass accounts to a third party for collection? Yes  No

If yes, to whom and at what stage?

10. Who has the authority to extend a due date and/or reschedule an outstanding account?

Under what circumstances would a due date be extended and/or rescheduled?

## Accounting Methods

Use this section to give details about your accounting system.

1. Is your accounting system computerised? Yes  No

If yes, is the credit control system fully integrated with the general accounting system?

2. Does your accounting system monitor which accounts are approaching due date for payment? Yes  No

3. When are invoices raised and sent? (e.g. at delivery)

4. Do you have a standard conditions of sale agreed with all customers? If yes, please attach copy. Yes  No

5. How often are statements produced and sent?

Ver bally

Writing

Monthly

Please explain:

6. Do statements show an aged debtor analysis? Yes  No

7. How often is an aged debtor analysis produced? (Please send a copy of one page)

## Export

Please answer this section only if your company trades with companies overseas.

1. Do you have separate Credit Management procedures for exports?

Yes  No

2. Who is responsible for processing and administration of the export documentation and collection?

Name

Position

Name

Position

3. Do invoices accompany export documents?

Yes  No

4. Are exchange rates recorded for each transaction?

Yes  No

Please give detail on your source of exchange rates:

5. Would you pass the account to a third party or collection?

Yes  No

If yes, to whom and at what stage?

Ar bitr ator

Collection Agent

Legal Advisor

Details please:

6. Who has the authority to extend a due date and/or reschedule an outstanding account?

Under what circumstances would a due date be extended and/or rescheduled?

## Declaration

This section must be completed and signed.

We declare that to the best of our knowledge and belief the information given here is true and correct in every respect and that there are no undisclosed circumstances which could affect Abbey International Finance Limited T/A Celtic Leasing decision to issue, renew or to continue to make available to us a trade credit insurance policy.

We understand that this questionnaire will be incorporated as part of the Application Form.

Name of  
Signatory

Position in  
Company

Signature

Email

Date

## Attachments

Invoice

Condition of Sale

Credit Control Manual or Policy

Aged Debtor Analysis

**Abbey International Finance Limited T/A Celtic Leasing**

76 Merrion Square, Dublin 2, Ireland.  
Tel. +353 1 664 4090 Fax +353 1 664 4092  
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