PAYMENT & ARRANGEMENT CONDITIONS

Document REC-LEG-002 · Information for Debtors · Version 2.0 · August 2026

These conditions explain who we are, your rights and obligations when dealing with us, and the terms that apply to any payment arrangement you enter into. Please read them carefully. If you need this document in a different format, or have any questions, please contact us.

1. Who we are

Recovia Ltd (Company No. 16956861) is a commercial debt recovery agency. We have been instructed by the business or individual named in our correspondence (the "Creditor") to recover an outstanding sum owed to them by you.

We are not a firm of solicitors and we are not regulated by the Solicitors Regulation Authority. We act as the Creditor's authorised agent. We do not purchase debts: legal title to the debt remains with the Creditor at all times. You can verify our authority to act by contacting the Creditor directly.

2. The debt

2.1 The amount in our correspondence is the sum currently owed by you to the Creditor, as confirmed by the Creditor's records. It may include the original invoice amount, statutory interest, fixed statutory compensation, and recovery costs recoverable by law under the Late Payment of Commercial Debts (Interest) Act 1998.

2.2 Statutory interest accrues on the outstanding balance at 8% above the Bank of England base rate per annum, calculated daily, until the debt is paid in full.

2.3 If you believe the debt is incorrect, disputed or already paid, contact us immediately with supporting evidence. We will investigate and respond within 14 days. While a genuine dispute is under investigation, recovery action on the disputed amount is paused.

3. How to pay

Payment can be made by bank transfer to Recovia Ltd's designated receiving account:

Account name	Recovia Ltd
Sort code	04-06-05
Account number	29921860
Reference	**Your case reference, exactly as shown on our correspondence.** Payments without a reference cannot be matched to your account and may delay confirmation that you have paid.

Payment can also be made securely by card at www.recoviaholdings.co.uk/make-a-payment, or by card over the telephone on 01527 369593. Cheques and cash are not accepted.

Once payment is made, please send confirmation to contact@recoviaholdings.co.uk. We will confirm receipt and notify the Creditor.

PROTECT YOURSELF FROM PAYMENT FRAUD. Recovia Ltd will never notify a change to its bank details by email. Our details are published only at www.recoviaholdings.co.uk and in this document. If you receive any message giving different account details — even one that appears to come from us — do not pay. Telephone us on 01527 369593 (the number published on our website) to verify before sending any money.

4. Payment arrangements

4.1 If you cannot pay in full, contact us as soon as possible. We consider reasonable proposals in good faith.

4.2 Any arrangement must be agreed in writing between you and Recovia Ltd (email is sufficient), approved by the Creditor, and based on accurate information about your financial position.

4.3 An arrangement does not reduce or waive the total owed. Interest continues to accrue on the outstanding balance during the arrangement unless we confirm otherwise in writing.

4.4 Each payment must be made on or before its agreed date. A missed payment without prior agreement is a default: we will notify the Creditor and further recovery or legal action may follow on the full outstanding balance.

4.5 If your circumstances change, contact us before a payment is missed and we will discuss your options in good faith.

5. What happens if you do not pay

If the debt remains unpaid and no resolution is reached, the Creditor may instruct us or their solicitors to pursue legal remedies, each of which adds costs to the amount you owe:

- **County Court Judgment (CCJ)** — registered against you and visible on your credit file for 6 years, affecting your ability to obtain credit, financing or business contracts;
- **High Court enforcement** — a judgment over £600 may be transferred to the High Court, allowing enforcement officers to attend your premises and take control of goods;
- **Attachment of earnings** — for individuals, deductions ordered directly from wages;
- **Charging order** — securing the debt against property you own;
- **Statutory demand** — for undisputed debts over £750 (companies) or £5,000 (individuals), which can lead to winding-up or bankruptcy proceedings if unpaid within 21 days.

We strongly encourage you to contact us before any of these steps become necessary.

6. Your rights

6.1 Disputing the debt. You may dispute all or part of the debt in writing. We investigate and respond within 14 days, and recovery action on a genuinely disputed amount is paused while we do.

6.2 Vulnerable circumstances. If financial difficulty, ill health, bereavement or other circumstances affect your ability to deal with this matter, tell us. We will adjust our approach, allow additional time, communicate by your preferred method, and signpost free independent advice:

Business Debtline (for businesses & self-employed)	0800 197 6026 · www.businessdebtline.org
StepChange Debt Charity	0800 138 1111 · www.stepchange.org
Citizens Advice	0800 144 8848 · www.citizensadvice.org.uk
National Debtline	0808 808 4000 · www.nationaldebtline.org
MoneyHelper (Money and Pensions Service)	0800 011 3797 · www.moneyhelper.org.uk

6.3 Legal advice. You may seek independent legal advice at any time. If you appoint a solicitor or adviser, notify us and we will direct all further communication to them.

6.4 Fair treatment. You have the right to be treated fairly and with respect. We will not contact you at unreasonable hours, use threatening or misleading language, misrepresent our legal authority, or contact you at work if you ask us not to. If you wish to limit contact to written correspondence only, tell us in writing and telephone contact will cease. Commercial debt recovery is not an activity regulated by the Financial Conduct Authority; we nonetheless conduct our work in line with recognised industry standards of fair collection practice.

7. How we use your information

7.1 Recovia Ltd is a Data Controller in respect of personal information we hold about you, including information obtained through credit searches, Companies House, Land Registry and our own case management activity. The Creditor is a Data Controller in respect of information they provide to us.

7.2 We process your information to recover the debt owed to the Creditor. Our lawful basis is legitimate interests: we and the Creditor have a legitimate interest in recovering a lawfully owed debt.

7.3 We may share your information with: the Creditor; our appointed solicitors; High Court Enforcement Officers; tracing agents; and credit reference agencies. We do not sell your personal data.

7.4 Your data is retained for the duration of the case and 6 years thereafter, in line with our legal obligations.

7.5 You have the right to access your data, to correct inaccurate data, to object to processing in certain circumstances, and to complain to the Information Commissioner's Office (www.ico.org.uk · 0303 123 1113). Recovia Ltd is registered with the Information Commissioner’s Office, registration number ZC115879.

7.6 To exercise any right, contact contact@recoviaholdings.co.uk or write to Recovia Ltd, 3rd Floor, 86-90 Paul Street, London EC2A 4NE.

8. Complaints

If you are unhappy with how we have treated you, complain by email to complaints@recoviaholdings.co.uk, by telephone on 01527 369593, or by post to our registered office. We acknowledge complaints within 3 working days and aim to provide a full response within 8 weeks. Our complaints procedure is published at www.recoviaholdings.co.uk.

9. Governing law

These conditions are governed by the law of England and Wales. Any dispute arising from a payment arrangement entered into with Recovia Ltd is subject to the exclusive jurisdiction of the courts of England and Wales. Where a debt is subject to Scottish procedure, we will tell you and the relevant Scottish process will apply to recovery of that debt.

10. Contact us

Address	Recovia Ltd, 3rd Floor, 86-90 Paul Street, London EC2A 4NE
Telephone	01527 369593
Email	contact@recoviaholdings.co.uk
Website	www.recoviaholdings.co.uk
Hours	Monday to Friday, 08:00 – 20:00; Saturday, 08:00 – 20:00

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