

## Some Links and Tips

In the UK we advise our members to visit the CREDITSAFE.com website to check on stability, credit rating and financial position of a new client. CREDITSAFE is offered as a free benefit for ITI members.

We also have an arrangement with the Company Watch-Payment Practices service and advise our members to check clients payment records on this: <http://www.trwenterprises.com/>

We recommend that our members take the advice of the Pay on Time website <http://payontime.co.uk/>

This website offers a significant amount of free information, advice and tools. This site includes samples of all letters that might be required in the complete life cycle process from order through to instructing a "collection agency". It also includes guides on late payment legislation in the UK and also within the EC DIRECTIVES, that is 2000/35/EC : [http://www.payontime.co.uk/legislation/late\\_payment\\_eu.html](http://www.payontime.co.uk/legislation/late_payment_eu.html)

The site also includes a late payment interest calculator. In fact our members need to do very little else than use the information on this site.

However if things go wrong we advise them to consider court action, but only as a last resort.

The following websites offer significant advice and information.

<http://www.hmcourts-service.gov.uk/infoabout/claims/index.htm> : This site includes advice on "How to start a claim", attending court, costs etc.

[www.moneyclaim.gov.uk](http://www.moneyclaim.gov.uk) : This is a site for making a small claim (up to £5,000) on line at low cost.

All necessary information for the claimant is contained in these two sites.

ITI offers our members free Legal Advice 24 hours a day from a specialist Legal Helpline. This includes contract and payment issues.

The ITI website includes a "Bad Payers" forum in our private members only area.

ITI has been closely involved in Better Payment Practices for a number of years, we include sessions on these issues in our Continuing Professional Development courses.