



*Help your clients*  
become debt-free

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Our services guide

## Life is about more than money

Life is about so much more than just money. It is about family, friends and your health just to name a few. But as you may know when working with your clients, if their financial situation is not on track, other areas of their life can suffer alongside it.

I recently received an email from a client, who 5 years ago was in significant financial distress.



It has been remiss of me not to offer the following earlier. Before my request for financial assistance was placed in your hands, my financial situation was in dire straits, bordering on bankruptcy, however, with the life-line you offered, things are back on track and I can now look forward to a bright and prosperous future. I have, over the years, dealt with numerous financial institutions (many to my detriment), but I can categorically state that the staff at DCS Group are by far, the most knowledgeable, friendly, efficient, helpful group of professionals I have ever had the pleasure of dealing with. I take great pleasure and pride in being able to be a customer of DCS Group. Many thanks and regards.

Testimonials like this remind me of the life changing positive impact our services have on financially distressed Australians. It also causes me to reflect for a moment on the key reason I set up DCS Group a decade and a half ago.

When clients initially call us, it is often the first time they have spoken with somebody about their issues. We are fully aware of how much courage it has taken for them to simply place that call. At DCS Group, you can be assured that your clients are treated with respect and we take the utmost care to provide them with a solution that gets them one step closer to a debt free future.

A decorative graphic consisting of a white plus sign, a white circle, and a green plus sign arranged in a triangular pattern.

*Michael Paris*

Director and Founder | DCS Group

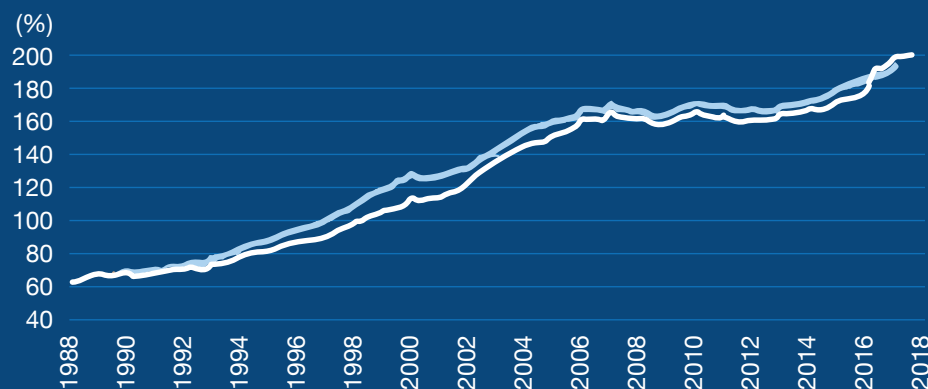


# Rising household debt is affecting everyday Australians

On comparison to other countries, household debt levels for the average Australian is high, and still rising. As a country we have gone from the back to the front of the pack in a race we do not necessarily want to be winning.

The household debt to disposable income ratio now sits at almost 200%, one of the highest in the world, according to UBS. In 1990, this ratio was closer to 70%.

Household Debt to Disposable Income (%)



Source: ABS, RBA, UBS estimates

■ June 2017 Series ■ New Series

While this rise in debt is currently being matched by rising wealth, this could all change if interest rates rise and home prices were to fall sharply. Given the increased household debt, a move in interest rates is now three times as potent compared to 25 years ago.

While economic factors are at play here, there is also no doubt that attitudes to debt have relaxed too. The last recession was more than a generation ago, so debt seems less risky and more readily available. Debt problems are striking many individuals and families from all walks of life.



When I first rang the DCS group, I was trying to find a solution to my massive debt. The person I spoke to that day was so supportive, they explained the entire process to me and the consequences of not paying off my debt. DCS supported me from day one to the last day. They were always only a very friendly phone call away. I would definitely refer the DCS group to others.

## Work in partnership to offer your clients a trusted debt solution

As experts in your field you often have a comprehensive understanding of your client's full financial situation.

You are privy to sensitive personal and financial information so are well placed to know when you have clients who are struggling with debt. But you can feel helpless because you do not know who to refer these clients to.

Your reputation depends on making sure that you refer your clients to a company that will deliver the same high-quality service that you deliver in your own business. We know you are fiercely protective of your clients, as you should be, and are reluctant to risk your client's trust with the wrong referral partner.



That is where DCS Group is able to assist. You can offer your clients a holistic approach and will be seen as being helpful, rather than turning them away. Once your client has been referred to us, you know they will be well looked after. When they are in a better position financially, they will be more inclined to continue to do business with you in the future.

We pride ourselves on working collaboratively with you to ensure your clients are able to take control of their financial future.

We listen, we understand, we care, and we do not judge. We know debt problems strike people from all walks of life and for endless reasons.

Instead, for as long as it takes, we will work with you and your client, to ensure they do not feel alone.



Staff are very understanding and never made you feel ashamed. I am all finished with them now and back on my feet and about to buy a house. Big thanks to everyone at DCS.

# How DCS Group can help your clients

DCS Group exists to help people become debt free. Now over 10 years old, we are one of Australia's oldest and largest debt agreement administrators and we have been assisting clients all over Australia since 2004.

As Personal Insolvency Practitioners and members of the Personal Insolvency Professionals Association (PIPA), we have helped over 14,000 people in clearing more than \$160m in debt.

Every year thousands of people contact us for debt help. Clients who come to us are at a point where they have no other option, they are getting calls from collectors, they cannot manage to pay their minimum repayments and are starting to default. Our no-loan solutions generally freeze both interest and fees and place debts into one manageable payment that your client can afford. It all starts with a free phone consultation to assess the financial situation, income, expenses and debts. Using that information, we design plans to get your client out of debt faster and for less.

We are confident that you will find our experienced consultants understanding of your client's unique situation. We offer support in a non-judgmental environment and will find a resolution that best suits your individual client's needs.

After 5 years or less, your client's debts are cleared. After 5 years they go back to having a clear credit file and can go on with their life.



# What options do your clients have?

Insolvency in Australia is about more than money, it is about everyday Australians.

The insolvency system helps thousands of Australians free themselves from debt they will never be able to repay and allows them to start their lives again.

## How we help

- ✓ Free consultation
- ✓ Freeze interest and fees
- ✓ Stop debt collector calls
- ✓ Debt free within 5 years
- ✓ Payments based on affordability
- ✓ Individualised payment plan
- ✓ Creditors cease legal action

When a client is struggling to pay off their debts, which can be due to a number of reasons, such as sudden loss of job, illness, etc., it can be highly stressful. We can provide them with a free consultation and offer solutions that will work for them.

Throughout the consultation we work through their budget and if need be, can refer them to a financial counsellor. We will present options for your client such as a debt agreement, a personal insolvency agreement or in some cases, bankruptcy.

## 1 Debt Agreement

- ✓ When your client has at least \$8,000 in unsecured debt
- ✓ The unsecured debt totals less than \$113,349
- ✓ Earnings are less than \$85,012 annually
- ✓ Payments are based on affordability
- ✓ Credit file and National Personal Insolvency Index (NPII) notation removed after 5 years

## 2 Personal Insolvency Agreement

- ✓ At least \$50,000 in unsecured debt
- ✓ No income, debt or asset limits
- ✓ Credit file notation removed after 5 years
- ✓ The Government will keep a permanent public record of your client's agreement (NPII)

## 3 Bankruptcy

- ✓ Your client can retain their vehicle up to a certain limit
- ✓ You client can continue to operate as a Sole Trader
- ✓ Generous income limits
- ✓ Credit file notation removed after 5 years
- ✓ The Government will keep a permanent public record of your client's bankruptcy (NPII)

## What our customers say

We have thousands of satisfied customers becoming debt free every year. They now live within their means, have built savings, and many now own their own home.



Thank you DCS Group for your professionalism, compassion, thoughtfulness and fair go attitude toward your clients. I would definitely recommend you to anyone who is in need of your service.



DCS helped relieve the burden and anxiety of managing my debt.



I had a great experience with DCS Group, managed to get my debt paid off early and it was very simple.



I would recommend DCS to anybody, and if I needed to use them again, I wouldn't hesitate. The anxiety of debt impacted on my health, and DCS took 95% of the responsibility and burden into their hands, and helped me profoundly. I'm incredibly thankful.



100% worth doing.



All at DCS were always supportive, friendly and extremely helpful.



They were absolutely wonderful... Couldn't ask for better understanding and commitment from them to help in so many ways. Once again thank you from myself and family.

Our professional and experienced team have the passion and drive to ensure the best outcomes for our clients. Which is why our recent satisfaction survey revealed that 98% of clients said they would recommend our services to family and friends.

# Refer your clients and grow your business

A referral arrangement with DCS Group allows you to provide your clients with a complete service for all their financial needs.

You will have a comprehensive understanding of your client's full financial situation while we do what we do best and offer your clients the ideal debt solution for their individual circumstances.

We realise your reputation is at stake when you refer a client to a third party. This is not something we take lightly, and we make every effort to ensure you and your clients are satisfied and comfortable with any arrangement at all times.

There are no additional costs to you in delivering this service to your clients, and you have the potential to develop an additional revenue source by getting paid for referring your clients to us. You may also experience a higher retention rate of your client base by providing much needed additional services to those clients who are struggling with debt.

## Next steps

### 1 Contact

Speak to our friendly staff to discuss how we can work for you and your client. Call DCS Group today on 1300 954 710

### 2 Agree

Once you have spoken with one of our friendly staff, you will complete a referral service agreement

### 3 Refer

Congratulations! From here you can start referring clients to DCS

### 4 Consult

Once you have referred your client, one of our trained consultations will be in contact to complete a phone consultation with your client

### 5 Client applies

Your client will receive an application for one of our services

### 6 Paid\*

Once your client has been approved, your referral fee is paid

You can relax knowing your client is in good hands

\*Please refer to our Referral Service Agreement for further information on payment process.



*Call us today!*  
**1300 954 710**

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