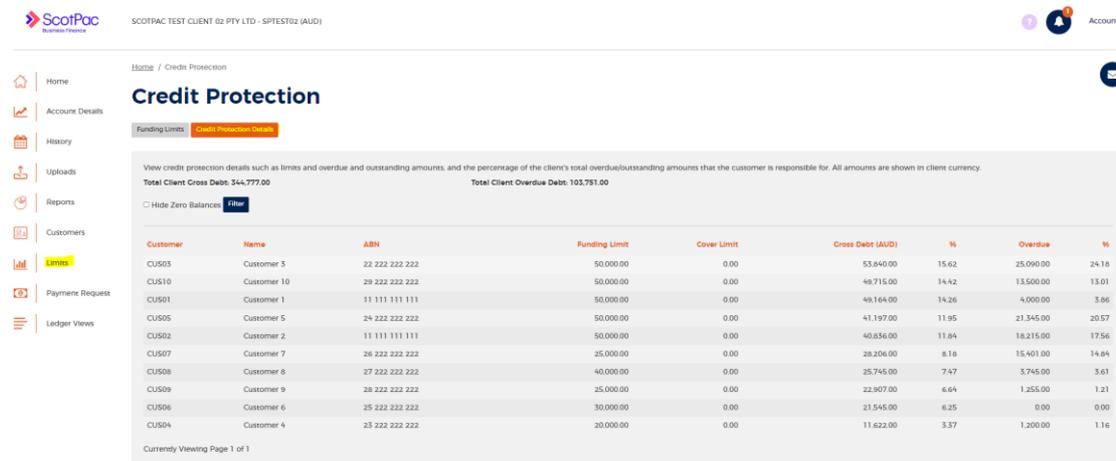


A guide to managing your Bad Debt Protection cover

This document provides you with a guide to what you'll see and where you'll find key information related to your Bad Debt Protection cover in your portal.

Details of cover in place

You'll be able to view details of which customers you have cover on via the 'Limits' menu item and then by selecting 'Credit Protection Details'. You'll see the customer name, funding limit, cover limit and any overdue amounts. The details can be exported to report format.



View credit protection details such as limits and overdue and outstanding amounts, and the percentage of the client's total overdue/outstanding amounts that the customer is responsible for. All amounts are shown in client currency.

Total Client Cross Debt: 344,777.00 Total Client Overdue Debt: 103,781.00

Hide Zero Balances

Customer	Name	ABIN	Funding Limit	Cover Limit	Cross Debt (AUD)	%	Overdue	%
CUS03	Customer 3	22 222 222 222	50,000.00	0.00	53,640.00	15.62	25,090.00	24.18
CUS10	Customer 10	29 222 222 222	50,000.00	0.00	49,715.00	14.42	13,500.00	13.01
CUS01	Customer 1	11 111 111 111	50,000.00	0.00	49,164.00	14.26	4,000.00	3.86
CUS05	Customer 5	24 222 222 222	50,000.00	0.00	41,197.00	11.95	21,345.00	20.57
CUS02	Customer 2	11 111 111 111	50,000.00	0.00	40,636.00	11.84	18,215.00	17.56
CUS07	Customer 7	26 222 222 222	25,000.00	0.00	28,206.00	8.18	15,401.00	14.84
CUS08	Customer 8	27 222 222 222	40,000.00	0.00	25,745.00	7.47	3,745.00	3.61
CUS09	Customer 9	28 222 222 222	25,000.00	0.00	22,907.00	6.64	1,255.00	1.21
CUS06	Customer 6	25 222 222 222	30,000.00	0.00	21,545.00	6.25	0.00	0.00
CUS04	Customer 4	23 222 222 222	20,000.00	0.00	11,622.00	3.37	1,200.00	1.16

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Monthly Fees

Details of the monthly fees can be viewed by navigating to 'Account details' and viewing accrued charges. The fees for the BDP cover will show under 'Disbursements'. You can also extract this information via the 'Reports' option and 'client statement' or 'availability movement' reports, which can be generated for the required period.

For details of the fees applicable for the cover, please refer to the addendum signed when the cover was taken out.

Cover for new customers or changes to existing cover

Simply email baddebtprotection@scotpac.com.au for any new cover requirements or for changes to existing cover.