

NOTICE OF FILING

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Details of Filing

Document Lodged: Concise Statement
File Number: NSD1188/2021
File Title: AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION v A
& M GROUP PTY LTD ACN 138 457 520
Registry: NEW SOUTH WALES REGISTRY - FEDERAL COURT OF
AUSTRALIA



Sia Lagos

Dated: 16/11/2021 4:02:53 PM AEDT

Registrar

Important Information

As required by the Court's Rules, this Notice has been inserted as the first page of the document which has been accepted for electronic filing. It is now taken to be part of that document for the purposes of the proceeding in the Court and contains important information for all parties to that proceeding. It must be included in the document served on each of those parties.

The date and time of lodgment also shown above are the date and time that the document was received by the Court. Under the Court's Rules the date of filing of the document is the day it was lodged (if that is a business day for the Registry which accepts it and the document was received by 4.30 pm local time at that Registry) or otherwise the next working day for that Registry.

Concise Statement

No. _____ of 2021



Federal Court of Australia
District Registry: New South Wales
Division: General

AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

Plaintiff

A&M GROUP PTY LTD (ACN 138 457 520)

Defendant

1 The plaintiff (**ASIC**) brings this proceeding seeking relief in relation to the defendant's (**A&M Group**) conduct during the period 30 January 2018 to 19 February 2020 (**Relevant Period**) towards six individuals for whom it was the registered debt agreement administrator. ASIC alleges that A&M Group engaged in misleading or deceptive conduct in relation to financial services and used undue harassment or coercion in connection with the supply or possible supply of financial services to consumers, or the payment for financial services by a consumer, in contravention of ss 12DA and 12DJ of the *Australian Securities and Investments Commission Act 2001* (Cth) (**ASIC Act**) respectively.

A. IMPORTANT FACTS GIVING RISE TO THE CLAIM

2 Debt agreements are agreements entered into between a debtor and his or her creditors under Part IX of the *Bankruptcy Act 1966* (Cth). They provide an alternative to bankruptcy, typically for consumer debtors with few assets or liabilities who are unable to meet their financial commitments to multiple creditors. At all relevant times, A&M Group carried on a business as a registered debt agreement administrator. A&M Group is the second largest of 34 registered debt agreement administrators in Australia and administers approximately 5,060 debt agreements which represents approximately 14% of the market (as at October 2021).

Filed on behalf of (name & role of party)	Australian Securities and Investments Commission
Prepared by (name of person/lawyer)	Conrad Gray / Mira Vucic
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3 During the Relevant Period, A&M Group was the registered debt agreement administrator for Debtor HC, Debtor TB, Debtor JD, Debtor LH, Debtor RL and Debtor DM (the **6 Debtors**). Under these debt agreements, A&M Group was entitled to a percentage of the total amount payable by the debtor, receivable from each payment made in accordance with the agreement. In addition, A&M Group was itself an unsecured creditor under a majority of the debt agreements, from the unpaid fees charged to the debtors for its services before entry into the debt agreement.

Defaulting Debtor Representations

4 During the Relevant Period, A&M Group made misleading or deceptive representations to the 6 Debtors concerning the current status of their debt agreements, and the consequences of defaulting under their debt agreements, as summarised in paragraphs 6 and 8 below (**Defaulting Debtor Representations**).

5 A majority of the Defaulting Debtor Representations were based on templates created and/or used by the employees of A&M Group who made the Defaulting Debtor Representations to the 6 Debtors.

6 Annexure A contains particulars of those Defaulting Debtor Representations; however, they may be categorised as follows:

- a. Debtors were told that their debt agreements had been placed under review for termination for non-payment, and their creditors were assessing their account history and would advise if they wish to terminate the debt agreement in order to look into proceeding with legal action “such as bankruptcy & fraud charges”. A&M Group made 4 representations in these or similar terms during the Relevant Period.
- b. Debtors were told that A&M Group had been contacted by their creditors, who may have been looking at terminating their debt agreements and pursuing legal action. A&M Group made 3 representations in these or similar terms during the Relevant Period.
- c. Debtors were told that their debt agreements were in the process of being terminated and that their creditors were looking to force them into bankruptcy (or that their debt agreements were about to be terminated in which case their creditors could force them into bankruptcy), and they “could be charged with fraud, facing up to 12 months imprisonment” if the trustee in bankruptcy determined that they had the capacity to service the debt. A&M Group made 5 representations in these or similar terms during the Relevant Period.

- d. Debtors were told that their creditors had requested to terminate their debt agreements “in order to commence legal action”, and had demanded that the action begin that week. A&M Group made 5 representations in these or similar terms during the Relevant Period.
 - e. Debtors were told that their debt agreements were under review for termination, and their creditors were assessing their account history, and would “advise if they wish to terminate the Debt Agreement and start looking into proceeding into legal action which may include Bankruptcy or potentially fraud charges”. A&M Group made 5 representations in these or similar terms during the Relevant Period.
 - f. A debtor was told that her creditors had contacted A&M Group and were considering terminating the debt agreement, and “if they proceed they may force you to bankruptcy and take legal action against you”. A&M Group made 2 representations in these or similar terms during the Relevant Period.
- 7 In fact, these Defaulting Debtor Representations were not true and were not based on information or communications received from creditors. Further, in so far as they related to any future matter, they were not made on reasonable grounds. They were based on templates and made without regard to their factual accuracy and whether there were reasonable grounds to support the making of the statements contained in those templates in the circumstances of a particular debtor.
- 8 In addition, A&M Group contacted Debtor LH, Debtor HC, Debtor TB and Debtor DM, on 14 occasions from 25 October 2018 to 7 May 2019 (via SMS, email or phone) and made similar representations (**Miscellaneous Representations**). The Miscellaneous Representations included representations that the debtor could be charged with fraud and sentenced to imprisonment for failure to service his or her debt agreement, that creditors intended to contact the debtor’s friends, family and work colleagues to recover the debt, and that creditors would terminate the debt agreement unless \$1,000 was paid that day.
- 9 The particulars of the Defaulting Debtor Representations at Annexure A include the Miscellaneous Representations.
- 10 The Miscellaneous Representations were not true and in so far as they related to a future matter, were not made on reasonable grounds.
- 11 The Defaulting Debtor Representations were a tactic illegitimately used by A&M Group to pressure debtors to contact A&M Group and/or make payments under their debt agreements.

Third Party Conduct

- 12 During the Relevant Period, in addition to making the Defaulting Debtor Representations, A&M Group threatened to contact and repeatedly contacted or attempted to contact uninvolved family members, friends and work colleagues of the 6 Debtors (**Third Party Conduct**).
- 13 Annexure A contains particulars of the Third Party Conduct, however, examples of the conduct include the following:
- a. From 16 March 2018 to 16 July 2019, A&M Group contacted each of the 6 Debtors by SMS or email asking that it be contacted that day and stating: “Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords”.
 - b. From 31 October to 14 November 2018, A&M Group contacted and spoke to Debtor RL’s parents, called and sent an SMS message to four uninvolved friends or acquaintances asking them to tell Debtor RL to “call A&M Group urgently”, and called and spoke to Debtor RL’s listed employer.
 - c. From 19 February to 19 March 2019, A&M Group called Debtor LH’s employer on eight occasions, contacted her sister by phone or SMS on nine occasions, and contacted her mother by phone or SMS on seven occasions. One of these SMS messages to Debtor LH’s sister, on 22 February, said “[a]fter the 01/03/2019 i cant help any further and she may be investigated for other charges. This is extremely serious.” On 5 March, A&M Group told Debtor LH’s sister that \$1,000 needed to be paid that day, and told her to “ask her father to call me to make the payment on her behalf”.
 - d. SMSs, as referred to in paragraph 13a above, were sent to Debtor TB on 22 January 2019, 1 March 2019 and 10 April 2019. Between 9:15 and 11am on 25 March 2019, A&M Group sent SMS messages to six family members or acquaintances of Debtor TB, saying “[Debtor TB] has provided your phone number as an emergency contact. Can you please pass a msg on for her to call A&M Group URGENTLY on 1300351008.” In fact, Debtor TB had not provided these contact details; A&M Group had obtained them through its own searches of outside databases, including Acceleon and Facebook.

14 In all of the circumstances, the Third Party Conduct was calculated to embarrass or intimidate the 6 Debtors and illegitimately to pressure them into contacting A&M Group and/or making payments.

B. RELIEF SOUGHT

15 ASIC seeks the relief set out in the accompanying Originating Process.

C. PRIMARY LEGAL GROUNDS FOR THE RELIEF SOUGHT

16 The Defaulting Debtor Representations were made and the Third Party Conduct was engaged in by A&M Group employees for or on behalf of A&M Group within the scope of their actual or apparent authority, and therefore is taken to have been engaged in by A&M Group by reason of s 12GH of the ASIC Act.

Misleading or deceptive conduct

17 The Defaulting Debtor Representations were made in trade or commerce and constituted conduct in relation to financial services (being the administration of debt agreements).

18 By making each of the Defaulting Debtor Representations, A&M Group engaged in conduct that was misleading or deceptive, or likely to mislead or deceive, in contravention of s 12DA of the ASIC Act.

19 ASIC seeks declarations of contraventions of s 12DA of the ASIC Act.

Undue harassment or coercion

20 The Defaulting Debtor Representations and Third Party Conduct were in connection with the supply or possible supply of financial services (being the administration of debt agreements) to a consumer (namely each of the 6 Debtors), or the payment for financial services by a consumer (being the remuneration received by A&M Group for its administration of debt agreements, from the payments made under the debt agreements).

21 By making the Defaulting Debtor Representations and engaging in the Third Party Conduct, A&M Group used undue harassment or coercion in contravention of s 12DJ of the ASIC Act.

22 ASIC seeks declarations of contraventions of s 12DJ of the ASIC Act and pecuniary penalties.

This concise statement was prepared by Perry Herzfeld SC and Henry Cooper of counsel.

Certificate of lawyer

I, Conrad Gray, certify to the Court that, in relation to the concise statement filed on behalf of the Plaintiff, the factual and legal material available to me at present provides a proper basis for each allegation in the concise statement.

Date: 16 November 2021



Signed by Conrad Gray

Lawyer for the Plaintiff

ANNEXURE A - particulars of the Defaulting Debtor Representations and Third Party Conduct

The following are the meanings of the acronyms and terms used in this annexure:

“**CS**” means the concise statement filed by the plaintiff

“**DDR**” means Defaulting Debtor Representation as defined in the concise statement filed by the plaintiff

“**Notes/History**” means the documents entitled “Notes/History” that were maintained by the defendant in relation to each of the 6 Debtors and to which the plaintiff has assigned the alphanumeric document identification referred to in this annexure.

“**Pinpoint**” refers to the last four digits of the alphanumeric document identification which appear on the page of the Notes/History document that records the relevant DDR or TPC.

“**TPC**” means Third Party Conduct as defined in the concise statement filed by the plaintiff

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
1.	Debtor HC	26/02/2018	10:55 AM	SMS	JD	Hi [W], Please pass the message for [Debtor HC] to call [Staff JD] from Debt Negotiators on 1300 351 008 option 2. Thank you	DNS.1003.0001.0326	.0404	TPC
2.	Debtor HC	26/02/2018	10:55 AM	SMS	JD	Hi [L], Please pass the message for [Debtor HC] to call [Staff JD] from Debt Negotiators on 1300 351 008 option 2. Thank you	DNS.1003.0001.0326	.0404	TPC
3.	Debtor HC	04/05/2018	5:32 PM	SMS	SN	Please call [Staff SN] from Debt Negotiators on 1300351008 in regards to your arrears. Your creditors have contacted me and are looking at terminating your account, if they proceed they may force you to bankruptcy and take legal action against you. Kind Regards	DNS.1003.0001.0326	.0402	DDR ([6f] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
4.	Debtor HC	07/05/2018	12:35 PM	SMS	SN	Please call [Staff SN] from Debt Negotiators on 1300351008 in regards to your arrears. Your creditors have contacted me and are looking at terminating your account, if they proceed they may force you to bankruptcy and take legal action against you. Kind Regards	DNS.1003.0001.0326	.0402	DDR ([6f] CS)
5.	Debtor HC	02/08/2018	9:47 AM	SMS	SG	Your Debt Agreement is now in the process of being terminated. You have not made any payments so your creditors are looking to force you into bankruptcy. Once you have been terminated your trustee will closely examine all of your financial situation and if they feel that you in actual fact had the ability to service your debt, then you could be charged with fraud, facing up to 12 months imprisonment. We really want to avoid this even being a possibility, so we kindly ask that you contact us on 1300351008 to discuss what we should do together to make this work. regards, DEBT NEG	DNS.1003.0001.0326	.0395	DDR ([6c] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
6.	Debtor HC	02/08/2018	9:48 AM	Email	SG	Hi [Debtor HC], Your Debt Agreement is now in the process of being terminated. You have not made any payments so your creditors are looking to force you into bankruptcy. Once you have been terminated your trustee will closely examine all of your financial situation and if they feel that you in actual fact had the ability to service your debt, then you could be charged with fraud, facing up to 12 months imprisonment. We really want to avoid this even being a possibility, so we kindly ask that you contact us on 1300351008 to discuss what we should do together to make this work.	DNS.1003.0001.0326	.0395	DDR ([6c] CS)
7.	Debtor HC	17/09/2018	1:19 PM	SMS	JD	Hi [W], Please pass the message for [Debtor HC] to call [Staff JD] from Debt Negotiators on 1300 351 008 option 2. Thank you	DNS.1003.0001.0326	.0393	TPC
8.	Debtor HC	17/09/2018	1:20 PM	SMS	JD	Hi [L], Please pass the message for [Debtor HC] to call [Staff JD] from Debt Negotiators on 1300 351 008 option 2. Thank you	DNS.1003.0001.0326	.0393	TPC
9.	Debtor HC	17/09/2018	1:21 PM	SMS	JD	called and spoke with female she said that she is the clients friend - told her that i will send a text with my details - advised that it is urgent!	DNS.1003.0001.0326	.0393	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
10.	Debtor HC	03/10/2018	10:58 AM	SMS	SG	<p>Hi [Debtor HC],</p> <p>Your debt agreement is now under review for termination. Your creditors will now be assessing your account history and payments and will advise if they wish to terminate the contract in order to look into proceeding with legal action such as bankruptcy & fraud charges</p> <p>The only way to safely stop this process is by clearing your arrears in full. Please contact the office if you wish to do so. We will be in contact with you on the 31/10/2018 to notify you of the outcome.</p> <p>Kind Regards, Management Debt Negotiators 1300 351 008</p>	DNS.1003.0001.0326	.0392	DDR ([6a] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
11.	Debtor HC	03/10/2018	10:58 AM	Email	SG	Hi [Debtor HC], Your debt agreement is now under review for termination. Your creditors will now be assessing your account history and payments and will advise if they wish to terminate the contract in order to look into proceeding with legal action such as bankruptcy & fraud charges The only way to safely stop this process is by clearing your arrears in full. Please contact the office if you wish to do so. We will be in contact with you on the 31/10/2018 to notify you of the outcome. Kind Regards, [Staff SG] Customer Support Officer Debt Negotiators	DNS.1003.0001.0326	.0391	DDR ([6a] CS)
12.	Debtor HC	10/10/2018	12:01 PM	SMS	JD	Hi [W] Please pass the message for [Debtor HC] to call [Staff JD] from Debt Negotiators. on 1300 351 008 option 2. Thank you.	DNS.1003.0001.0326	.0389	TPC
13.	Debtor HC	10/10/2018	12:02 PM	SMS	JD	Hi [L], Please pass the message for [Debtor HC] to call [Staff JD] from Debt Negotiators. on 1300 351 008 option 2. Thank you.	DNS.1003.0001.0326	.0389	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
14.	Debtor HC	26/11/2018	4:10 PM	SMS	JD	Hi [Debtor HC], This is [Staff JD] again. Can you please respond to this text and let me know what you want to do, You say you want to pay but you never do. Please look into bankruptcy as this is where you unfortunately are headed. All the best to you. Your Debt Agreement will be terminated and your travel will be restricted and legal action may be taken against you.	DNS.1003.0001.0326	.0383	DDR ([8] CS)
15.	Debtor HC	26/11/2018	4:11 PM	Email	JD	Hi [Debtor HC], This is [Staff JD] again. Can you please respond to this text and let me know what you want to do, You say you want to pay but you never do. Please look into bankruptcy as this is where you unfortunately are headed. All the best to you. Your Debt Agreement will be terminated and your travel will be restricted and legal action may be taken against you. Kind regards [Staff JD] Customer Support Manager	DNS.1003.0001.0326	.0383	DDR ([8] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
16.	Debtor HC	04/03/2019	2:49 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	DNS.1003.0001.0326	.0346	TPC
17.	Debtor TB	10/01/2019	8:53 AM	SMS	KD	Hi [M], [Debtor TB] has provided your phone number as an emergency contact. Can you please ask her to call A&M group URGENTLY on 1300351008.	D11.0010.0004.0121	.0129	TPC
18.	Debtor TB	10/01/2019	8:53 AM	Phone Call	KD	ACCELEON SEARCH USING ADDRESS - DID NOT FIND CLIENT HOWEVER FOUND HER MOTHER - CALLED NO ANSWER. [MB] [Details specified for address, date of birth, email address and phone number]	D11.0010.0004.0121	.0129	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
19.	Debtor TB	22/01/2019	1:47 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	D11.0010.0004.0121	.0128	TPC
20.	Debtor TB	30/01/2019	8:45 AM	SMS	SG	Could you please contact Debt Negotiators as a matter of EXTREME urgency. Your creditors have requested to terminate the contract in order to commence legal action. PLEASE contact us as soon as possible as they have demanded action to begin this week. Regards, [Staff SG] (02) 87087 207	D11.0010.0004.0121	.0128	DDR ([6d] CS)
21.	Debtor TB	01/02/2019	4:59 PM	SMS	SG	Could you please contact Debt Negotiators as a matter of EXTREME urgency. Your creditors have requested to terminate the contract in order to commence legal action. PLEASE contact us as soon as possible as they have demanded action to begin this week. Regards, [Staff SG] (02) 87087 207	D11.0010.0004.0121	.0128	DDR ([6d] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
22.	Debtor TB	01/03/2019	3:25 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 130035100	D11.0010.0004.0121	.0127	TPC
23.	Debtor TB	21/03/2019	2:09 PM	SMS	KD	Hi [Debtor TB], do you want to continue with your Debt Agreement or not? I am happy to have it terminated and you can go bankrupt. Your creditors want us to start contacting your family and friends to recover the funds.	D11.0010.0004.0121	.0126	DDR ([8] CS)
24.	Debtor TB	25/03/2019	9:25 AM	SMS	KD	Hi [Debtor TB], can you please get back to us regarding your Debt Agreement. I'm sure it will be easier to speak with us then for your creditors to start calling your family and friends to recover your debts. 1300351008.	D11.0010.0004.0121	.0126	DDR ([8] CS)
25.	Debtor TB	25/03/2019	9:27 AM	Phone Call	KD	ACCELEON SEARCH USING ADDRESS - FOUND CLIENTS MOTHER - NUMBER HAS INCOMING CALL RESTRICTIONS. [MB] [Details specified for address, date of birth, email address and phone number]	D11.0010.0004.0121	.0126	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
26.	Debtor TB	25/03/2019	9:33 AM	SMS	KD	Hi [M], [Debtor TB] has provided your phone number as an emergency contact. Can you please pass a msg on for her to call A&M Group URGENTLY on 1300351008.	D11.0010.0004.0121	.0126	TPC
27.	Debtor TB	25/03/2019	9:43 AM	SMS	KD	Hi [T], [Debtor TB] has provided your phone number as an emergency contact. Can you please pass a msg on for her to call A&M Group URGENTLY on 1300351008.	D11.0010.0004.0121	.0126	TPC
28.	Debtor TB	25/03/2019	9:59 AM	SMS	KD	Hi [B], [Debtor TB] has provided your phone number as an emergency contact. Can you please pass a msg on for her to call A&M Group URGENTLY on 1300351008.	D11.0010.0004.0121	.0126	TPC
29.	Debtor TB	25/03/2019	10:01 AM	Phone Call	KD	ACCELEON SEARCH USING FRIEND FOUND - CALLED NUMBER NO ANSWER - SENT SMS. [BN] [Details specified for address, date of birth, email address and phone number]	D11.0010.0004.0121	.0126	TPC
30.	Debtor TB	25/03/2019	10:05 AM	SMS	KD	Hi [R], [Debtor TB] has provided your phone number as an emergency contact. Can you please pass a msg on for her to call A&M Group URGENTLY on 1300351008.	D11.0010.0004.0121	.0125	TPC
31.	Debtor TB	25/03/2019	10:55 AM	SMS	KD	Hi [B], [Debtor TB] has provided your phone number as an emergency contact. Can you please pass a msg on for her to call A&M Group URGENTLY on 1300351008.	D11.0010.0004.0121	.0125	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
32.	Debtor TB	25/03/2019	10:57 AM	Phone Call	KD	ACCELEON SEARCH USING FACEBOOK FRIENDS - CALLED CLIENTS COUSIN - NO ANSWER - SENT SMS. [DS] [Details specified for address]	D11.0010.0004.0121	.0125	TPC
33.	Debtor TB	25/03/2019	10:57 AM	SMS	KD	Hi [D], [Debtor TB] has provided your phone number as an emergency contact. Can you please pass a msg on for her to call A&M Group URGENTLY on 1300351008.	D11.0010.0004.0121	.0125	TPC
34.	Debtor TB	10/04/2019	3:50 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, [sic] work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 130035100	D11.0010.0004.0121	.0125	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
35.	Debtor TB	15/04/2019	2:44 PM	SMS	SG	Hi [Debtor TB], Your debt agreement is now under review for termination. Your creditors are assessing your account history and payments. They will advise if they wish to terminate the contract to start looking into proceeding with legal action such as bankruptcy & fraud charges! Please call me ASAP to stop this from happening, I have already received your termination papers so it's not looking good. We will be in contact with you on the 30/04/2019 to notify you of the outcome. I suggest you call me before this date to avoid further action.	D11.0010.0004.0121	.0122	DDR ([8] CS)
36.	Debtor JD	30/01/2018	2:51 PM	SMS	SN	Hi [Debtor JD], [Staff SN] here from Debt Negotiators. Please call us URGENTLY on 1300351008 in regards to your account. I have been contacted by your creditors and they may be looking at terminating your account as you have not made consistent payments towards your debt agreement. To avoid any legal action that maybe occur, please contact us to we can work together. Kind Regards.	D11.0010.0004.0018	.0028	DDR ([6b] CS)
37.	Debtor JD	01/03/2018	5:13 PM	SMS	SN	Hi [Debtor JD], [Staff SN] here from Debt Negotiators. Please call us URGENTLY on 1300351008 in regards to your account. I have been contacted by your creditors and they may be looking at terminating your account as you have not made consistent payments towards your debt agreement. To avoid any legal action that maybe occur, please contact us to we can work together. Kind Regards.	D11.0010.0004.0018	.0027	DDR ([6b] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
38.	Debtor JD	28/09/2018	11:31 AM	SMS	JD	Hi [L] Please pass the message for [Debtor JD] to call [Staff JD] from Debt Negotiators. on 1300 351 008 option 2. Thank you.	D11.0010.0004.0018	.0024	TPC
39.	Debtor JD	28/09/2018	11:32 AM	SMS	JD	Hi [D] Please pass the message for [Debtor JD] to call [Staff JD] from Debt Negotiators. on 1300 351 008 option 2. Thank you.	D11.0010.0004.0018	.0024	TPC
40.	Debtor JD	09/10/2018	9:56 AM	SMS	SG	Hi [Debtor JD], Your debt agreement is now under review for termination. Your creditors will now be assessing your account history and payments and will advise if they wish to terminate the contract in order to look into proceeding with legal action such as bankruptcy & fraud charges The only way to safely stop this process is by clearing your arrears in full. Please contact the office if you wish to do so. We will be in contact with you on the 09/11/2018 to notify you of the outcome. Kind Regards,	D11.0010.0004.0018	.0024	DDR ([6a] CS)
41.	Debtor JD	16/10/2018	3:03 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	D11.0010.0004.0018	.0024	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
42.	Debtor JD	22/10/2018	3:23 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	D11.0010.0004.0018	.0023	TPC
43.	Debtor JD	29/10/2018	12:40 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	D11.0010.0004.0018	.0023	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
44.	Debtor JD	31/12/2018	9:41 AM	SMS	SG	<p>Hi [Debtor JD] Your debt agreement is now under review for termination. Your creditors will now be assessing your account history and payments and will advise if they wish to terminate the contract in order to look into proceeding with legal action such as bankruptcy & fraud charges</p> <p>The only way to safely stop this process is by clearing your arrears in full. Please contact the office if you wish to do so. We will be in contact with you on the 25/01/2019 to notify you of the outcome. Kind Regards, [Staff SG]</p>	D11.0010.0004.0018	.0022	DDR ([6a] CS)
45.	Debtor JD	31/12/2018	9:41 AM	SMS	SG	<p>Hi [Debtor JD] Your debt agreement is now under review for termination. Your creditors will now be assessing your account history and payments and will advise if they wish to terminate the contract in order to look into proceeding with legal action such as bankruptcy & fraud charges</p> <p>The only way to safely stop this process is by clearing your arrears in full. Please contact the office if you wish to do so. We will be in contact with you on the 25/01/2019 to notify you of the outcome. Kind Regards, [Staff SG]</p>	D11.0010.0004.0018	.0022	DDR ([6a] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
46.	Debtor JD	21/01/2019	2:58 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	D11.0010.0004.0018	.0022	TPC
47.	Debtor JD	06/02/2019	4:28 PM	SMS	JD	Hi [L], please pass the message for [Debtor JD] to call [Staff JD] from Debt Negotiators urgently. Ph 1300 351 008 option 2.	D11.0010.0004.0018	.0021	TPC
48.	Debtor JD	06/02/2019	4:29 PM	SMS	JD	Hi [D] please pass the message for [Debtor JD] to call [Staff JD] from Debt Negotiators urgently. Ph 1300 351 008 option 2.	D11.0010.0004.0018	.0021	TPC
49.	Debtor JD	11/02/2019	2:09 PM	SMS	SG	Could you please contact Debt Negotiators as a matter of EXTREME urgency. Your creditors have requested to terminate the contract in order to commence legal action. PLEASE contact us as soon as possible as they have demanded action to begin this week. Regards, [Staff SG]	D11.0010.0004.0018	.0020	DDR ([6d] CS)
50.	Debtor JD	12/03/2019	1:30 PM	SMS	JD	Hi [L] please pass the message for [Debtor JD] to call [Staff JD] from Debt Negotiators urgently. Ph 1300 351 008 option 2.	D11.0010.0004.0018	.0019	TPC
51.	Debtor JD	12/03/2019	1:31 PM	SMS	JD	Hi [D] please pass the message for [Debtor JD] to call [Staff JD] from Debt Negotiators urgently. Ph 1300 351 008 option 2.	D11.0010.0004.0018	.0019	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
52.	Debtor JD	26/03/2019	12:12 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	D11.0010.0004.0018	.0019	TPC
53.	Debtor JD	04/04/2019	11:04 AM	SMS	JD	Hi [L] please pass the message for [Debtor JD] to call [Staff JD] from Debt Negotiators urgently. Ph 1300 351 008 option 2.	D11.0010.0004.0018	.0018	TPC
54.	Debtor JD	04/04/2019	11:05 AM	SMS	JD	Hi [D], please pass the message for [Debtor JD] to call [Staff JD] from Debt Negotiators urgently. Ph 1300 351 008 option 2.	D11.0010.0004.0018	.0018	TPC
55.	Debtor LH	20/09/2018	6:57 PM	SMS	XP	Hi [L], If you could please ask [Debtor LH] to call me as soon as she possibly can on 1300351008.	DNS.1002.0001.3742	.4112	TPC
56.	Debtor LH	21/09/2018	11:11 AM	SMS	XP	Hi [K], Could you please ask [Debtor LH] to contact me on 1300351008 as soon as she possibly can. I am trying to avoid her situation being taken further.	DNS.1002.0001.3742	.4112	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
57.	Debtor LH	25/10/2018	12:44 PM	SMS	XP	Hi [Debtor LH], Please call the office back as a matter of urgency. You missed a payment on the 10/10/18 and never contacted us about it. We have reached the end of our generosity. You are required to fix this payment, so please contact friends and family if you can't afford to do so without assistance. I have added this payment to your next instalment. You are required to pay \$794 to ensure the account is moving forward. If you have an issue with this amount you need to call the office. DEBT NEG	DNS.1002.0001.3742	.4101	DDR ([8] CS)
58.	Debtor LH	07/12/2018	12:39 PM	SMS	XP	Hi [Debtor LH], It is [Staff XP] from Debt negotiators. I am calling/texting to advise you of your termination details. You will need these for Court, so please call me back on 02 8708 7244. Please note that you may be charged with fraud if a government trustee feels that you had the ability to pay your debt agreement. They will go through your finances for the last 5-10 years. A jail term of up to 12 months may be applied.	DNS.1002.0001.3742	.4092	DDR ([8] CS)

59.	Debtor LH	07/12/2018	N/A	Call Notes (ASIC)	XP	<p>Consumer - "what happens now, it's been terminated has it?"</p> <p>Staff - "It's about to be terminated..." (0.37 s)</p> <p>...</p> <p>Staff (8 min 30s) - "I'm going to need you to send bank statements for the last 3 months. So where did those funds go?"</p> <p>Consumer - "ahhh living expenses really.. um, can't even tell you. My son's basketball, all that sort of stuff. That's it."</p> <p>Staff - "Mkay. Well I'm going to advise your creditors of all of this, um, I need to be really honest with you. If this gets terminated, and they force you into bankruptcy, someone is literally going to go through your expenses with a fine tooth comb, they aren't going to leave anything unturned, without looking into every cent that you've spent. If they feel that you had the means to pay your debt agreement, if you made purchases at McDonald's, if you made pointless purchases, you know things you don't need, you can potentially be sent to prison. That is a very real situation, that you need to take in, you have little kids, I feel this is not a joke situation. On the flipside, if they don't force you into bankruptcy and decide to go with legal action, they can apply for a garnishee, which is a court order, where your payroll have to pay them before you pay you. They are entitled to take 80% of your income - you will be left with 20% to survive on, and there is nothing you can do about it. That court order follows you from job to job, until every</p>	DNS.1002.0001.4198	See body.	DDR ([8] CS)
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#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
						single one of your debts is paid off. Right now you have a 34 - wow you have the highest discount I've never seen on an account, you are only paying 34% of your debts. If this gets cancelled, your debts return tot he full amounts, all the interest that was frozen while you are in a debt agreement get added back on, your debts end up more than when you came to us. You can't enter another debt agreement for 10 years, so unfortunately you are stuck paying that. This isn't a joke - this isn't something to be taken lightly, and the fact you have such a small amount of payments, indicates to me that you think this is a joke..."			

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
60.	Debtor LH	07/12/2018	12:51 PM	Phone Call	XP	<p>[DH] [Details specified for address and phone number] - CALLED, No answer Left message to call back</p> <p>[LH] [Details specified for address, date of birth, email address and phone numbers] - CALLED - no answer // SENT TEXT Last Confirmation > 90 Days</p> <p>[KH] [Details specified for address and phone number]</p> <p>[KH] [Details specified for address, date of birth, email address and phone numbers] - called, Disconnected - called , Disconnected . CLIENTS BROTHER INLAW - [TJ]</p> <p>[TJ] [Details specified for address, date of birth, email address and phone numbers] Not Available - CALLED - Disconnected</p>	DNS.1002.0001.3742	.4091	TPC
61.	Debtor LH	07/12/2018	1:10 PM	SMS	XP	<p>Hi [K], can you please ask [Debtor LH] to call the office on 02 8708 7244 as soon as possible. An issue that is VERY serious has arisen.</p>	DNS.1002.0001.3742	.4091	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
62.	Debtor LH	21/12/2018	3:04 PM	SMS	XP	Hi [Debtor LH], Can you please make it priority to contact me on 02 8708 7244. Your payment has failed, as i am sure you are aware. I dont know what more we can do to express the importance of making your payments. Once this is cancelled your creditors will each contact your HR department at work and commence legal action from there. Honestly, if you dont want that to happen, call me today and we can sort something out. If you are not fussed then thats fine i will lodge the termination on monday. Regards, [Staff XP] - DEBT NEG	DNS.1002.0001.3742	.4088	DDR ([8] CS)
63.	Debtor LH	21/12/2018	3:08 PM	SMS	XP	Hi [K], Can you please ask [Debtor LH] to contact us again on 02 8708 7244.	DNS.1002.0001.3742	.4088	TPC
64.	Debtor LH	04/01/2019	Unknown	Call Notes (ASIC)	XP	4 min 45s - Staff: "Like I said, your creditors can literally call any second, and say enough is enough, then you don't have the option. If you sell the car after they say that, then you can be charged with fraud, and face prison. It's a very very serious situation. Talk to them [parents] can get back to me Monday morning, I'm happy for the payment arrangement to stay in place, but there needs to be something in the background to fix the arrears than that \$300 a fortnight is going to..."	DNS.1002.0001.4199	See body.	DDR ([8] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
65.	Debtor LH	17/01/2019	12:39 PM	Email	XP	Hi [Debtor LH], A payment went out yesterday. Is that one going to dishonour? If I am honest with you at this stage [Debtor LH], I don't think one payment is going to stop them cancelling your agreement. I honestly PRAY that your bank statements don't show any silly purchases, Like afterpay, fast food, clothes shops or anything like that. We can talk more when you call in about what will happen next. Kind Regards	DNS.1002.0001.3742	.4043-4044	DDR ([8] CS)
66.	Debtor LH	23/01/2019	11:08 AM	Phone Call	XP	CALLED WORK - F adv she is hoping client will return next week. adv she has been off due to issues at home.	DNS.1002.0001.3742	.4034	TPC
67.	Debtor LH	24/01/2019	10:47 AM	Phone Call	XP	ACCELEON SEARCH - FOUND RELATIVE USING FACEBOOK - CALLED NO ANSWER - SENT SMS. [CS] [Details specified for address, date of birth, email address and phone number]	DNS.1002.0001.3742	.4034	TPC
68.	Debtor LH	19/02/2019	11:44 AM	Phone Call	XP	EMPLOYMENT - CALLED - [Details specified for phone number] - No answer	DNS.1002.0001.3742	.4022	TPC
69.	Debtor LH	21/02/2019	11:43 AM	Phone Call	XP	CALLED WORK - [Details specified for phone number] - No answer	DNS.1002.0001.3742	.4021	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
70.	Debtor LH	21/02/2019	11:46 AM	SMS	XP	Hi [K], Can you please ask [Debtor LH] to call me as soon as possible on 0287087244. The matter she has with us is being closed on the 01/03/2019 and this will make her personal situation much harder to manage. Please stress the importance to call so we can try to resolve this.	DNS.1002.0001.3742	.4021	TPC
71.	Debtor LH	21/02/2019	11:48 AM	SMS	XP	Hi [L], can you please ask [Debtor LH] to call me as soon as possible on 0287087244. The matter she has with us is going to be terminated on the 01/03/2019, which in turn will make her personal situation much harder. Please ask her to call us as soon as possible to provide the most chance of being able to stop this termination.	DNS.1002.0001.3742	.4021	TPC
72.	Debtor LH	21/02/2019	11:49 AM	Phone Call	XP	CALLED WORK - No answer SECONDARY CONTACTS [KH] (SISTER) [Details specified for phone number] - CALLED NA [LH] (MOTHER) [Details specified for phone number] - CALLED Left message	DNS.1002.0001.3742	.4021	TPC
73.	Debtor LH	22/02/2019	2:15 PM	Phone Call	XP	CALLED BOTH SEC CONTACTS - Went to VM - Left VM on both numbers	DNS.1002.0001.3742	.4021	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
74.	Debtor LH	22/02/2019	2:17 PM	SMS	XP	Hi [K], can you PLEASE ask [Debtor LH] to call me to provide authorisation for yourself. If not, to call in herself. After the 01/03/2019 i cant help any further and she may be investiagted for other charges. This is extremely serious.	DNS.1002.0001.3742	.4021	TPC
75.	Debtor LH	22/02/2019	2:19 PM	Phone Call	XP	CALLED EMPLOYMENT - [Details specified for phone number]- Rang out	DNS.1002.0001.3742	.4021	TPC
76.	Debtor LH	25/02/2019	12:00 PM	Phone Call	XP	CALLED SECONDARY CONTACTS - No answer	DNS.1002.0001.3742	.4020	TPC
77.	Debtor LH	26/02/2019	12:07 PM	Phone Call	XP	CALLED [K] MOBILE - M answer and adv [K] is in the shower. he will get [K] to call me back.	DNS.1002.0001.3742	.4020	TPC
78.	Debtor LH	26/02/2019	12:07 PM	Phone Call	XP	CALLED [LH] - FROM MOBILE - no answer	DNS.1002.0001.3742	.4020	TPC
79.	Debtor LH	26/02/2019	12:08 PM	Phone Call	XP	CALLED WORK - Spoke with F, f adv that client is not in as she has been unwell. adv that i called two weeks ago and she wasnt in apparently for the same reason. F adv she can take a message but that is all	DNS.1002.0001.3742	.4020	TPC
80.	Debtor LH	26/02/2019	3:49 PM	Phone Call	XP	CALLED [K] MOBILE - Straight to VM	DNS.1002.0001.3742	.4019	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
81.	Debtor LH	26/02/2019	3:54 PM	Phone Call	XP	[LH] [Details specified for address, date of birth and phone number] - CALLED - No answer (Clients partner) [RK] [Details specified for address, date of birth, email address and phone number] - CALLED - Disconnected	DNS.1002.0001.3742	.4019	TPC
82.	Debtor LH	28/02/2019	6:11 PM	SMS	XP	Hi [Debtor LH], I am going to try and negotiate the \$400, but can you please try and cross paths with your father tonight, or speak on the phone because im not confident on the \$400. If you have a lump sum then i am confident that i can get that approved. They are really persuaded by lump sum payments and it shows good faith. PLEASE try and speak tonight and then email me by 9am tomorrow. If i cant get it approved unfortunatly the account is cancelled on the spot and there is no reversing that. DEBT NEG	DNS.1002.0001.3742	.3977	DDR ([8] CS)
83.	Debtor LH	05/03/2019	12:08 PM	Phone Call	XP	CALLED WORK - NO answer	DNS.1002.0001.3742	.3971	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
84.	Debtor LH	05/03/2019	12:14 PM	SMS	XP	Hi [K], Could you please ask [Debtor LH] to call me on 0287087244. We have been able to get the issue on her account reversed, on the bases that she pays the \$1,000. She advised her father was able to assist ehr with this. I am on a strict time limit and today is the final day that payment can come through. If [Debtor LH] is unwilling to call or unable to , could you please ask her father to call me to make the payment on her behalf. Thank you so much for your assitance.	DNS.1002.0001.3742	.3971	TPC
85.	Debtor LH	05/03/2019	12:16 PM	Phone Call	XP	CALLED SECONDARY CONTACTS - No answer	DNS.1002.0001.3742	.3971	TPC
86.	Debtor LH	05/03/2019	12:08 PM	SMS	XP	Hi [Debtor LH], I really need you to call me to pay the \$1,000. They have withdrawn the termination, however they have FULL intentions to relodge the termination if the \$1000 is not paid today. Please dont ignore this. DEBT NEG 0287087244	DNS.1002.0001.3742	.3971	DDR ([8] CS)
87.	Debtor LH	06/03/2019	9:33 AM	Phone Call	XP	CALLED WORK - F answered, adv that client starts at 10.30	DNS.1002.0001.3742	.3970	TPC
88.	Debtor LH	18/03/2019	5:52 PM	Phone Call	XP	CLLED WORK - Spoke with female who adv client would not be in until tomorrow.	DNS.1002.0001.3742	.3966	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
89.	Debtor LH	18/03/2019	5:54 PM	Phone Call	XP	CALLED CLIENT MOTHER - Straight to VM	DNS.1002.0001.3742	.3966	TPC
90.	Debtor LH	19/03/2019	9:14 AM	Phone Call	XP	CALLED WORK - Spoke with f, she adv client has called in sick.	DNS.1002.0001.3742	.3966	TPC
91.	Debtor LH	19/03/2019	9:20 AM	SMS	XP	Hi [K], Its [Staff XP] from Debt Negotiators. I am having a lot of trouble contacting [Debtor LH], and have not been able to get in contact with her since saving her account. I am a little bit frustrated because i put in a lot of hours (unpaid) because i beleived she wanted the help. Could y ou possibly provide a number for someone who can talk on her behalf, or someone who may be able to shed some light as to why this situation keeps coming up?	DNS.1002.0001.3742	.3966	TPC
92.	Debtor LH	14/05/2019	4:36 PM	SMS	KD	Can you please contact debt negotiators on 1300351008, as your debt agreement is about to be terminated. If this happens your creditors can then look at forcing you into bankruptcy. In the process of this you will be investigated to see if you had the capabilities to service your debt agreement/debts, if they determine that you did have the ability to do so then you could be charged with fraud and face up to 12 months imprisonment. Can you please contact the office on 1300351008 so we can avoid this even being a possibility entirely. Regards, [Staff XP] - DEBT NEGOTIATORS	DNS.1002.0001.3742	.3921	DDR ([6c] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
93.	Debtor LH	28/05/2019	12:08 PM	Phone Call	XP	CALLED WORK - SPOke with female, asked for Client - Client came to the phone. Adv that she will call me on her lunch break which will be about 1.30. Adv ok	DNS.1002.0001.3742	.3914	TPC
94.	Debtor LH	28/05/2019	2:26 PM	Phone Call	XP	CALLED WIORK - F adv that client is on her lunch break and will be for the next hour. adv ok	DNS.1002.0001.3742	.3914	TPC
95.	Debtor LH	09/07/2019	2:39 PM	Phone Call	XP	CALLED WOK - F adv client is not in today.	DNS.1002.0001.3742	.3895	TPC
96.	Debtor LH	10/07/2019	10:20 AM	Phone Call	XP	CALLED EMPLOYER - Client has not started yet.	DNS.1002.0001.3742	.3895	TPC
97.	Debtor LH	10/07/2019	2:48 PM	Phone Call	XP	CALLED EMPLOYMENT - They adv client is on her lunch break and to try her mobile	DNS.1002.0001.3742	.3895	TPC
98.	Debtor LH	10/07/2019	2:50 PM	SMS	XP	Hi [K], Could you please call me on 0287087244 when you have the chance?	DNS.1002.0001.3742	.3895	TPC
99.	Debtor LH	16/07/2019	4:23 PM	SMS	XP	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	DNS.1002.0001.3742	.3895	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
100.	Debtor LH	27/08/2019	1:21 PM	Phone Call	XP	called the work number female advised that client doesnt work there any more.	DNS.1002.0001.3742	.3868	TPC
101.	Debtor LH	09/09/2019	12:16 PM	SMS	KD	Hi [L], [Debtor LH] has asked me to give you a call regarding her Debt Agreement. Can you please give me a call back on 1300351008 when you are free?	DNS.1002.0001.3742	.3849	TPC
102.	Debtor LH	12/09/2019	8:56 AM	SMS	KD	Hi [L], [Debtor LH] had advised you will be making a \$9000 contribution to het Debt Agreement. Can you please call me as soon as possible on 1300351008.	DNS.1002.0001.3742	.3849	TPC
103.	Debtor LH	12/09/2019	9:07 AM	Phone Call	KD	Called clients mother [L] - sent email due to no answer - [Debtor LH] PROVIDED AUTHORITY FOR US TO SPEAK TO [L] AND [D] HER PARENTS.	DNS.1002.0001.3742	.3849	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
104.	Debtor LH	12/09/2019	9:07AM	Email	KD	<p>Good Morning [L], My name is [Staff KD], [Debtor LH] has provided authority for our company to speak with you regarding her Debt Agreement.</p> <p>We had spoken to [Debtor LH] on Monday 09/09/2019 in this conversation she advised her father, [D] would be paying a lump sum of \$9000.00 toward the arrears on her account to try and help her get back up to date.</p> <p>We have been trying to contact you to discuss this with you however we have been unsuccessful.</p> <p>Do you have a contact number for [D]? I can contact him directly if you would prefer that.</p>	DNS.1002.0001.3742	.3848	TPC
105.	Debtor LH	24/09/2019	12:55 PM	SMS	KD	<p>Hi [L], it's [Staff KD] from Debt Negotiators. My manager has asked me to follow up with you today regarding [Debtor LH]'s Debt Agreement. Please give me a call when you are free, I am here until 6:30pm tonight.</p>	DNS.1002.0001.3742	.3845	TPC
106.	Debtor LH	30/09/2019	10:14 AM	SMS	KD	<p>Good Morning [Debtor LH], Your Debt Agreement is now under review for termination. Your creditors are assessing your account history and payments. They will advise if they wish to terminate the Debt Agreement and start looking into proceeding into legal action which may include Bankruptcy or potentially fraud charges. Please call us as soon as possible to stop this from happening. Thank you.</p>	DNS.1002.0001.3742	.3845	DDR ([6e] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
107.	Debtor LH	30/09/2019	10:18 AM	SMS	KD	Good Morning [L], it's [Staff KD] from Debt Negotiators. I just need to follow up with you again regarding [Debtor LH]'s Debt Agreement. We have tried contacting her again but she does not answer our calls. We need to know if she wants to account terminated as we are sending another report to the Creditors to let them know. Thank you. 1300351008	DNS.1002.0001.3742	.3842	TPC
108.	Debtor LH	30/09/2019	10:43 AM	Phone Call	KD	ACCELEON SEARCH USING FAMILY MEMBER FOUND ON FACEBOOK - CALLED NO ANSWER - SENT SMS [EH] [Details specified for address and phone numbers]	DNS.1002.0001.3742	.3842	TPC
109.	Debtor LH	30/09/2019	10:43 AM	SMS	KD	Hi [E], [Debtor LH] has provided your phone number as a secondary contact. Can you please pass on a msg for her to call A&M Group urgently on 1300351008. Thank you.	DNS.1002.0001.3742	.3842	TPC
110.	Debtor LH	30/09/2019	10:45 AM	SMS	KD	Hi [G], [Debtor LH] has provided your phone number as a secondary contact. Can you please pass on a msg for her to call A&M Group urgently on 1300351008. Thank you.	DNS.1002.0001.3742	.3842	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
111.	Debtor LH	30/09/2019	10:52 AM	Phone Call	KD	ACCELEON SEARCH USING FAMILY MEMBER FOUND ON FACEBOOK - CALLED NO ANSWER SENT SMS TO PASS ON MSG [GH] [Details specified for address, date of birth and phone number]	DNS.1002.0001.3742	.3842	TPC
112.	Debtor LH	03/10/2019	4:20 PM	SMS	KD	Good Afternoon [Debtor LH], Your Debt Agreement is now under review for termination. Your creditors are assessing your account history and payments. They will advise if they wish to terminate the Debt Agreement and start looking into proceeding into legal action which may include Bankruptcy or potentially fraud charges. Please call us as soon as possible to stop this from happening. Thank you.	DNS.1002.0001.3742	.3839	DDR ([6e] CS)
113.	Debtor LH	03/10/2019	4:30 PM	Phone Call	KD	Called client and her mother - no answer.	DNS.1002.0001.3742	.3836	TPC
114.	Debtor LH	08/10/2019	5:08 PM	SMS	KD	Good Afternoon [Debtor LH], Your Debt Agreement is now under review for termination. Your creditors are assessing your account history and payments. They will advise if they wish to terminate the Debt Agreement and start looking into proceeding into legal action which may include Bankruptcy or potentially fraud charges. Please call us as soon as possible to stop this from happening. Thank you.	DNS.1002.0001.3742	.3836	DDR ([6e] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
115.	Debtor RL	16/03/2018	12:42 PM	SMS	RF	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if thats what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	DNS.1003.0001.7219	.7296	TPC
116.	Debtor RL	25/07/2018	11:23 AM	SMS	SG	Your Debt Agreement is now in the process of being terminated. You have not made any payments so your creditors are looking to force you into bankruptcy. Once you have been terminated your trustee will closely examine all of your financial situation and if they feel that you in actual fact had the ability to service your debt, then you could be charged with fraud, facing up to 12 months imprisonment. We really want to avoid this even being a possibility, so we kindly ask that you contact us on 1300351008 to discuss what we should do together to make this work. regards, DEBT NEG	DNS.1003.0001.7219	.7278	DDR ([6c] CS)
117.	Debtor RL	25/09/2018	4:22 PM	E-mail	SN	Could you please contact Debt Negotiators as a matter of EXTREME urgency. Your creditors have requested to terminate the contract in order to commence legal action. PLEASE contact us as soon as possible as they have demanded action to begin this week. Regards, DEBT NEG 1300351008	DNS.1003.0001.7219	.7272	DDR ([6d] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
118.	Debtor RL	25/09/2018	4:22 PM	SMS	SN	Could you please contact Debt Negotiators as a matter of EXTREME urgency. Your creditors have requested to terminate the contract in order to commence legal action. PLEASE contact us as soon as possible as they have demanded action to begin this week. Regards, DEBT NEG 1300351008	DNS.1003.0001.7219	.7272	DDR ([6d] CS)
119.	Debtor RL	17/10/2018	12:27 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	DNS.1003.0001.7219	.7269	TPC
120.	Debtor RL	17/10/2018	12:31 PM	Phone Call	KD	FOUND CLIENTS MOTHER AND FATHER - CALLED NUMBER THEY ADVISED TO CALL BACK IN 5 MINUTES.	DNS.1003.0001.7219	.7269	TPC
121.	Debtor RL	17/10/2018	12:45 PM	Phone Call	KD	Called client on home phone - client is currently living with her parents - client was yelling and screaming at her father while he took the phone call. [J] her father apologised and advised to call back an an hour when he and his wife get home.	DNS.1003.0001.7219	.7269	TPC
122.	Debtor RL	31/10/2018	4:24 PM	Phone Call	KD	Called clients parents - they advised they dont know where client went and confirmed her mobile is the same. They think is she staying with someone in [Details specified for address].	DNS.1003.0001.7219	.7266	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
123.	Debtor RL	05/11/2018	1:00 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	DNS.1003.0001.7219	.7263	TPC
124.	Debtor RL	05/11/2018	1:31 PM	SMS	KD	Hi [C], [Debtor RL] has provided your phone number as an emergency contact. Can you please ask her to call A&M Group urgently on 1300351008 thank you	DNS.1003.0001.7219	.7263	TPC
125.	Debtor RL	05/11/2018	1:32 PM	Phone Call	KD	FACEBOOK FRIEND - CALLED NO ANSWER - SENT SMS.	DNS.1003.0001.7219	.7263	TPC
126.	Debtor RL	05/11/2018	1:37 PM	Phone Call	KD	Called listed employer - they do not have anyone by that name.	DNS.1003.0001.7219	.7263	TPC
127.	Debtor RL	05/11/2018	1:44 PM	SMS	KD	Hi [S], [Debtor RL] has provided your phone number as an emergency contact. Can you please ask her to call A&M Group urgently on 1300351008 thank you	DNS.1003.0001.7219	.7263	TPC
128.	Debtor RL	14/11/2018	10:48 AM	SMS	KD	Hi [L], [Debtor RL] has provided your phone number as an emergency contact, can you please ask her to call A&M Group urgently on 1300351008.	DNS.1003.0001.7219	.7260	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
129.	Debtor RL	14/11/2018	10:53 AM	SMS	KD	Hi [C], [Debtor RL] has provided your phone number as an emergency contact. Can you please ask her to call A&M Group urgently on 1300351008 thank you	DNS.1003.0001.7219	.7260	TPC
130.	Debtor RL	28/11/2018	3:51 PM	SMS	KD	Can you please contact debt negotiators on 1300351008, as your debt agreement is about to be terminated. If this happens your creditors can then look at forcing you into bankruptcy. In the process of this you will be investigated to see if you had the capabilities to service your debt agreement/debts, if they determine that you did have the ability to do so then you could be charged with fraud and face up to 12 months imprisonment. Can you please contact the office on 1300351008 so we can avoid this even being a possibility entirely. Regards, [Staff XP] - DEBT NEGOTIATORS	DNS.1003.0001.7219	.7257	DDR ([6c] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
131.	Debtor RL	29/11/2018	2:41 PM	Phone Call	XP	<p>EMPLOYMENT LSITED AS : [Details specified for employer and phone number] - CALLED - Spoke with female. F adv client has not worked there for a while. Not sure where she left too.</p> <p>[RW] [Details specified for address and phone number] CALLED Spoke with M, He adv that client does not live at the address on file. He adv client lives in [Details specified for address]. M adv he doesnt know the address off by heart. He adv to call back in 30 minutes to speak with his wife. adv ok ..</p>	DNS.1003.0001.7219	0.7254	TPC
132.	Debtor DM	20/02/2018	2:04 PM	SMS	SN	<p>Hi [Debtor DM] [Staff SN] here from Debt Negotiators. Please call us URGENTLY on 1300351008 in regards to your account. I have been contacted by your creditors and they may be looking at terminating your account as you have not made consistent payments towards your debt agreement. To avoid any legal action that maybe occur, please contact us to we can work together. Kind Regards.</p>	DNS.1002.0001.0096	.0213	DDR ([6b] CS)

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
133.	Debtor DM	24/10/2018	3:58 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	DNS.1002.0001.0096	.0195	TPC
134.	Debtor DM	24/10/2018	3:59 PM	SMS	KD	Hi [D], [Debtor DM] has provided your phone number as an emergency contact. Can you please ask her to call A&M Group urgently on 1300351008.	DNS.1002.0001.0096	.0195	TPC
135.	Debtor DM	24/10/2018	4:00 PM	SMS	KD	Hi [T], [Debtor DM] has provided your phone number as an emergency contact. Can you please ask her to call A&M Group urgently on 1300351008.	DNS.1002.0001.0096	.0195	TPC
136.	Debtor DM	24/10/2018	4:02 PM	Phone Call	KD	ACCELEON SEARCH - FOUND CLIENTS HUSBAND - NEW HOME NUMBER - LEFT MSG. [DM] [Details specified for address and phone number]	DNS.1002.0001.0096	.0195	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
137.	Debtor DM	27/12/2018	2:46 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	DNS.1002.0001.0096	.0180	TPC
138.	Debtor DM	02/01/2019	11:27 AM	Email	XP	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that.	DNS.1002.0001.0096	.0180	TPC
139.	Debtor DM	25/03/2019	1:38 PM	SMS	XP	Hi [D], My direct number is 0287087244. I will await your phone call. Kind regards, [Staff XP]	DNS.1002.0001.0096	.0167	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
140.	Debtor DM	25/03/2019	1:46 PM	Phone Call	XP	Spoke with clients partner - [D] - he adv client is not working and this has made it hard to keep up with payments. He adv that Ezidebit take their dishonour fee's from the account BEFORE the actual payment. Asked why client doesnt call when that happens and pays the remaining \$130 ? M had no answer. Adv client to find out how much is remaining on the car loans, and we will need to see if it is a better idea to forfeit/sell the cars to pay off the loan.	DNS.1002.0001.0096	.0167	TPC
141.	Debtor DM	11/04/2019	2:33 PM	SMS	KD	Can you please ensure you contact DEBT NEGOTIATORS today on 1300351008. Unfortunately if we do not hear from you we will need to extend our searches to get in contact with you. This means we may need to contact friends, family, Neighbours, work places or even landlords. We do not like going to these lengths, however if that's what it requires we will have to resort to that. Kind Regards, DEBT NEG 1300351008	DNS.1002.0001.0096	.0162	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
142.	Debtor DM	07/05/2019	3:10 PM	SMS	KD	Hi [Debtor DM], Can you please contact debt negotiators on 1300351008, as your debt agreement is about to be terminated. If this happens your creditors can then look at forcing you into bankruptcy. In the process of this you will be investigated to see if you had the capabilities to service your debt agreement/debts, if they determine that you did have the ability to do so then you could be charged with fraud and face up to 12 months imprisonment. Can you please contact the office on 1300351008 so we can avoid this even being a possibility entirely. Regards, [Staff XP] - DEBT NEGOTIATORS	DNS.1002.0001.0096	.0156	DDR ([8] CS)
143.	Debtor DM	12/06/2019	10:43 AM	Phone Call	KD	Called clients secondary contact - no answer - sent sms.	DNS.1002.0001.0096	.0147	TPC
144.	Debtor DM	12/06/2019	10:43 AM	SMS	KD	Hi [T], [Debtor DM] has provided your phone number as a secondary contact. Can you please pass on a msg for her to call A&M Group urgently on 1300351008.	DNS.1002.0001.0096	.0147	TPC
145.	Debtor DM	12/06/2019	10:53 AM	Phone Call	KD	ACCELEON SEARCH USING CLIENTS SECONDARY - [D] - CALLED LANDLINE NO ANSWER [DM] [Details specified for address, date of birth, email address and phone numbers]	DNS.1002.0001.0096	.0147	TPC

#	Debtor	Date	Time	Type	Staff Member	Defaulting Debtor Representations (DDR)/Third Party Conduct (TPC)	Notes/History Document ID	Pinpoint	DDR (CS reference)/TPC
146.	Debtor DM	01/10/2019	3:42 PM	SMS	KD	Hi [D], [Debtor DM] has provided your phone number as a secondary contact. Can you please pass on a msg for her to call A&M Group urgently on 1300351008.	DNS.1002.0001.0096	.0129	TPC
147.	Debtor DM	14/01/2020	10:44 AM	SMS	KD	Good Morning [Debtor DM], your Debt Agreement is now under review for termination. Your creditors are assessing your account history and payments. They will advise if they wish to terminate the Debt Agreement and start looking into proceeding into legal action which may include Bankruptcy or potentially fraud charges. Please call us as soon as possible to stop this from happening.	DNS.1002.0001.0096	.0111	DDR ([6e] CS)
148.	Debtor DM	14/01/2020	10:45 AM	SMS	KD	Hi [D], can you please pass on a msg for [Debtor DM] to call Debt Negotiators urgently regarding the termination of her Debt Agreement?	DNS.1002.0001.0096	.0111	TPC
149.	Debtor DM	19/02/2020	1:32 PM	SMS	KD	Good Afternoon [Debtor DM], your Debt Agreement is now under review for termination. Your creditors are assessing your account history and payments. They will advise if they wish to terminate the Debt Agreement and start looking into proceeding into legal action which may include Bankruptcy or potentially fraud charges. Please call us as soon as possible to stop this from happening. Thank you.	DNS.1002.0001.0096	.0102	DDR ([6e] CS)