



*Supporting you all the way!*







## *Our Vision*

*“To provide a level of service clients desire and competitors aspire to”*

## *Our Mission*

“To provide and maintain a quality of service that exceeds our clients’ expectations.

To procure the latest technology to assist our clients which will set Express Mercantile as the benchmark for our industry.

To educate and train our people to allow them to provide the best possible service to our clients.

This in turn will instill a level of pride and enthusiasm in our team that will make it enjoyable to work for and financially successful”





## *Who are we?*

**Express Mercantile** originally commenced trading under a partnership structure in December 1991 and formally incorporated and commenced trading on 1 July 1993 as Australian Legal Support Group Pty Ltd ACN: 060 481 978 trading as Express Mercantile.

The company comprises of professionals with substantial experience and expertise in process serving, repossessions, investigations, and skip tracing.

**Express Mercantile** is one of Australia's largest and respected Commercial and Private Inquiry Agencies serving and providing

field support services to some of Australia's major legal, financial and corporate organisations.

As part of our growth strategy, **Express Mercantile** made a number of strategic acquisitions in 2001. Effective from 1 February 2001, Parramatta Mercantile Services and 1 March 2001, The Hunter Group (Sydney) have been incorporated into the **Express Mercantile Group**.

These mergers have empowered **Express Mercantile** to expand its operations utilising our joint labour and technology resources. This in turn greatly increased our range and level of services to our clients.



## *Directors profile*

### Ismail Gani

Company Director and Secretary

Ismail's qualifications include Bachelor of Commerce degree, Bachelor of Laws degree and a Master of Business Law degree.

He is admitted as a Solicitor and Barrister of the Supreme Court of New South Wales and High Court of Australia. He is a member of the Law Society of NSW, Australian Institute of Credit Management and Australian Institute of Management.

He is responsible for the administration of the company.

### Alex Caruana

Company Director

Alex is a Master License Holder (Commercial and Private Inquiry Agent) license number 409402101 and is licensed to carry out Process Serving, Debt Collection, Repossession of Goods, Surveillance of Persons and Investigation of Persons and has been involved in the industry for over 20 years. He is a past NSW Vic-President of the Institute of Mercantile Agents Limited and a Justice of the Peace for New South Wales.

He has attained a Certificate III in Financial Services (Mercantile Agent), Certificate III in Investigate Services and a Certificate IV in Training and Assessment. He is responsible for the day-to-day operations across all products, sales, marketing and training.



## Process Serving

To effectively allow us to efficiently handle and track large volumes of process serving assignments, **Express Mercantile** has invested substantial time and money on the development of our new data management system.

Our system is based on the latest .NET technology. It enables us to provide remote access to data over the Internet using a windows interface.

Our windows desktop environment for both local and external access for all users (employees, agents and clients) provides a rich client interface.

The system is secure and access is strictly controlled (ie users are limited to their specific areas).

Our new system is the culmination of years of work and assessments of other systems currently available.

This systematic approach to the way we handle process serving provides our clients with **timely and accurate reporting, correct affidavits of service and documents served in accordance with the correct court rules.**

With our dedicated network of agents throughout Australia, clients can be confident that no matter where or when a document needs to be served **Express Mercantile** has the capacity to service your every need.



## Investigation Services

Our team of investigators has vast experience in gathering and presenting evidence. Our team has the proven ability to provide clients with the facts, which not only assists them in proceeding with matters, in some cases assists them with the decision not to proceed, thus saving valuable time and money.

### **Some of the areas we may assist you are:**

- Pre - employment checks
- Workers compensation (factual)
- Motor vehicle (accident and theft)

- Workplace theft
- Trade mark
- Fraud

A service we have found to be of great assistance to our solicitor clients is in the area of:

- Victim's statements

This service assists solicitors in obtaining the facts of a matter quickly and efficiently and saves valuable time assessing the merits of a claim or allegation.

We are sure you will agree that when you need an investigator to handle your matters you don't just want anyone. Here at Express Mercantile once

your instructions are received we instruct an investigator that we believe will best serve you to provide the best possible outcome, which in some cases is not always what you want to hear but is what you need to know to make an informed decision as to your next step.

No matter what you need, we have a skilled team of investigators available along with a comprehensive support network to assure you of the best possible result.

# Repossession Services

The recovery of assets has always been a problem for many firms. It has become increasingly difficult with the changes to legislation, Consumer Credit Code, Trade Practices Act and Privacy Legislation to name a few.

Because of these continually changing laws and regulations, it has become paramount that when you, as the financier, are left with no other option than to repossess an asset, you need to be absolutely sure that the people you instruct and trust to recover your goods know their limits, exact rolls and responsibilities.

We also manage the repossession of properties and present properties for sale post lock out. This allows you to deal with a one-stop shop when it comes to the repossession and sale of properties.

**Express Mercantile** has the proud reputation as being known as a specialist Repossession Company.

At **Express Mercantile** you can be sure that every possible legal means will be used to recover your assets. Our team of specialist repossession

agents have all been fully trained in the legislations and requirements covering repossessions.

**Express Mercantile** has the infrastructure to handle large commercial recoveries for liquidators, finance companies and other financial institutions.

**So no matter what the item, a car, a plane or even a train, Express Mercantile** has the people available you can trust to recover your valuable assets without causing you any additional unwanted problems.





# Skiptracing

Since the amendments to the Privacy Act, it has become even more difficult and time consuming to locate missing persons and assets. **Express Mercantile** identified a growing need from our major clients to have available to them a reliable Skiptracing service they could outsource large volumes of this frustrating and time consuming activity.

We all know that finding a good skip tracer is harder than finding your debtors, but once found, is invaluable to any organisation.

## **You don't need to look anymore!!!**

**Express Mercantile** has trialed a number of different approaches to satisfy our clients' continual demand for this service. We now believe that we have come up with not only one of the best processes to handle these matters but have also put together an experienced team of skip tracers that we believe are second to none and time after time have proven invaluable to clients requiring people and assets located.

**We certainly** do not claim we locate everybody and everything, but our consistent positive results speak for themselves.

One of the most important issues clients should be aware of is that they can **rest assured and be confident** our team work within the various Acts and Regulations that govern this type of service.



## Field Calls

Express Mercantile's approach in providing field call services continually assists clients in making informed decisions.

**Services such as:**

- Credit card recoveries
- Location enquires
- Motor vehicle 3rd party enquiries
- Demand for payment

- Photographs
- Assessment of assets and financial status
- Statement signing
- Curbside valuations

These are just a few areas where we can assist clients.

Collection, insurance, finance and legal firms can profit from our proven ability to provide them with the information they require.



# Other services

## Document Filing- Saving Time and Resources

We are sure you will agree that one of the biggest wasters of your valuable time and human resources is the filing of court documents. How many times have you sent a member of your team to file a document at court, a simple enough task, only to find two hours later they are still at the court waiting? Isn't it frustrating?

Here at **Express Mercantile**, we have identified the need to provide a simpler and more cost effective way to take this continual frustration out of your day. We have filed documents on behalf of our clients in all court jurisdictions Australia wide. We are now offering this service to all our clients on a daily basis.

### **No more waiting for staff to return and more wasted time**

This service is offered in any court and in any state via our extensive network of agents throughout Australia.

By taking advantage of this service you will, in most cases, save additional valuable time by having us arrange for the service of documents. In the event service of documents is required, simply instruct us to **file and serve**. This will save more valuable time taken in locating and then instructing commercial agents.

## Court and Home Examinations

Court examinations are conducted in all courts throughout Australia on a regular basis, providing clients with a comprehensive view of a debtor's current financial position. We use these opportunities to meet the debtors face to face to encourage the debtor to put forward a responsible instalment plan, offer to settle or pay out the debt.

A new service which we have found is of great assistance to our clients is the pre litigation **Home Examination**. These are conducted at the debtor's home and give clients a snap shot of the debtor's true position. The **Home Examination** is an excellent tool to make a more informed decision as to whether to spend more valuable collection dollars on issuing legal action that has little likelihood of success.



## *Service levels*

At Express Mercantile we appreciate the need to complete your instructions as soon as possible. With over a decade of experience in the delivery of volume field services, we believe the following turnaround times are commercially realistic. Naturally, if you have urgent matters, we can attend to that as per your specific instructions or tailor particular service levels to suit your requirements.

Metropolitan areas: .....7 to 10 days

Regional areas: .....7 to 14 days

Country areas: .....14 to 21 days

Distant and remote areas: .....A.S.A.P

Our state of the art in-house computer system eMercantile constantly manages work in progress and requests updates from agents

automatically and in accordance with our service level agreements. In addition to this, our system detects non compliance with our service levels and provides management reports to the appropriate product manager for review.

We can provide a detailed summary of our performance to your organisation and we constantly review our performance to ensure we continue to improve our services were possible.



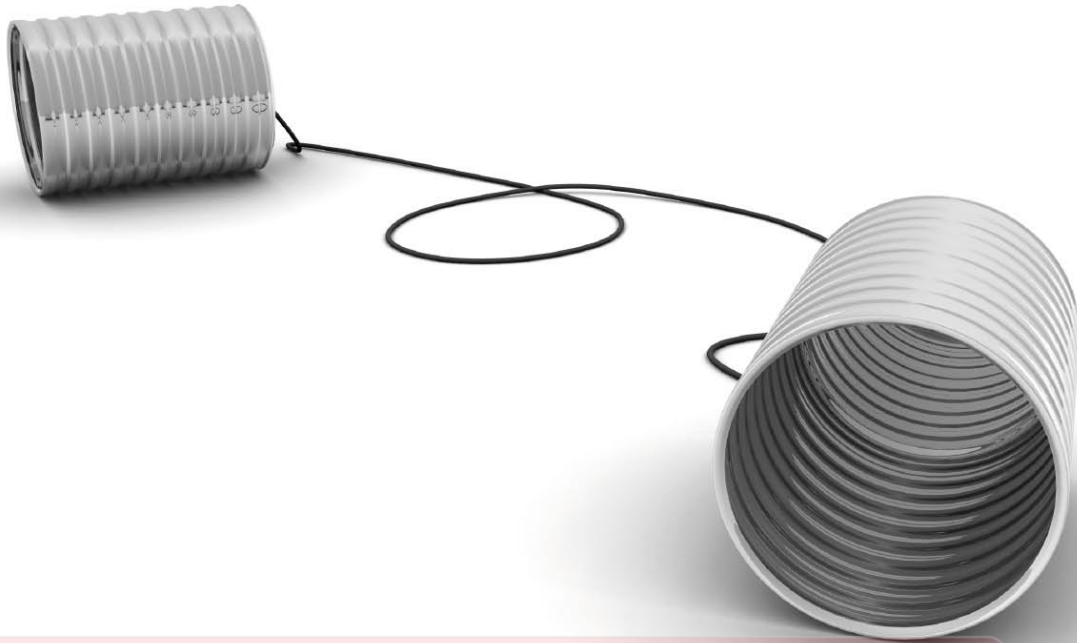
## QMS:ISO 9001:2000 Accreditation

In July 2006 Express Mercantile enrolled in the AS/NZS ISO 9001:2000 Quality Management System program to achieve recognition as a Quality Endorsed Company.

This commitment has assisted us to improve our business management processes and ultimately provides our clients with a guarantee of compliance to good business practices.



In 2007, we completed the audit process and can now proudly say Express Mercantile is recognised internationally as a Quality Endorsed Company.



## *Contact details*

Our office hours are between 8.30 a.m. and 5.30 p.m. Monday to Friday. We can be contacted as follows:

### **Contact Areas**

**Ismail Gani** ..... General Management ..... [ismail@expressmercantile.com.au](mailto:ismail@expressmercantile.com.au)

**Alex Caruana** ..... Operations ..... [alex@expressmercantile.com.au](mailto:alex@expressmercantile.com.au)

### **General Enquiries - SYDNEY**

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DX Address ..... DX 28373 PARRAMATTA

Street address ..... Level 11, 56 Station Street, PARRAMATTA, NSW 2150

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*Express Mercantile -  
making field services  
the most forgettable  
part of your business*



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