

We Collect For.....

Governments
Cities & Municipalities
Utilities
Medical/Dental
Parking
Libraries
Housing
Commercial

We provide.....

Asset Investigations
Litigation
Demand Letters
Credit Reporting; Equifax, Transunion
Consulting
Letter Service
Results - not promises

Guarantee

- Licensed & Bonded, Insured
- Excellent customer service
- All accounts submitted into our office are assigned within 24 hours of submission
- A Demand notice is sent out on the same day of assignment
- We initiate telephone contact to debtor upon assignment (subject to provincial regulations)
- We will issue a status report to you every month to let you know the progress of your accounts
- No collection, No charge
- We offer a Debt Recovery Solution designed to match the individual needs of your business

Easy Submitting!

Accounts can be placed with us by
e-mail, fax or online



HEAD OFFICE

19985 68 Avenue
Langley, British Columbia
Canada V2Y 1H8
Phone: 604-530-0211
Fax: 604-530-4977

EDMONTON

211 - 10534 124 Street
Edmonton, Alberta
Canada T5N 1S1

TORONTO

1 Yonge Street, Suite 1801
Toronto, Ontario
Canada M5E 1W7

Toll Free: 1.888.376.6611
Website: www.wiggins-adj.com



We know what it is to deliver a service beyond our customer's expectations. We also know that chasing money owing to a business can be an unnecessary and costly distraction that can cut into management time and resources that would be better employed elsewhere. We take the strain out of debt recovery.

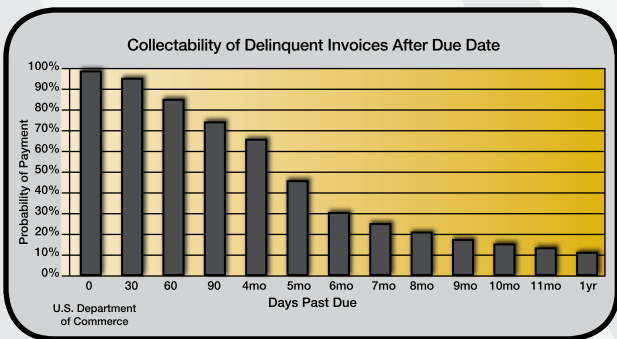
"...efficient and courteous with our staff and with the accounts listed... confidently recommended..."

Dave Gladwell
Terasen Gas

"...Wiggins' recovery performance consistently exceeds all other agencies..."

John Sherstone
City of Surrey

Statistics Published by the American Collector's Association illustrate that an account becomes less collectable and holds less value with each passing day.



Avoid delay!
Call us today to reduce your debt losses!
www.wiggins-adj.com
1-888-376-6611

OUR SERVICES

Third Party Collections

We provide Third party collection services, for a variety of credit granters ranging from Government agencies, credit unions, small and mid sized businesses. Our agents are highly trained, and with the use of our technology, recover your money twice as fast as industry averages.

Early Arrears Collections

Some warning signs that you may see would be delayed payments, broken promises, simple disputes and the account is between five and six months past due. We can contact your debtors either as a first party representing your company or as Wiggins Adjustments to expedite their payment. This service is less costly than our traditional Third party service.

Skip Tracing Services

PETS (Pan Electronic Tracing System) is Wiggins Adjustments Ltd own proprietary software. It is one of the main advantages that we have over our competition. Completely integrating all of our processes for clients and debtors, PETS enables Wiggins to significantly speed up the collection process. Established in the system is a database of over 20 million Canadian consumers and businesses. If they have been in collections before Wiggins is likely to have a record of them to help collect future debts.

Legal Services

Wiggins offers legal services to our clients by utilizing our network of lawyers. Legal action is always a last resort. If necessary, we have the experience and expertise to guide you through the legal system efficiently and as cost effectively as possible.

Collection Rates

Retail Accounts (Consumer).....	33.3%
Commercial Accounts (Businesses).....	25%
Large Account Balances	Negotiable
All Accounts under \$250	50%
Account Withdrawals	10%
No Collections	No Charge

Skip Trace Division

Our charges for locates are \$75.00 per locate for an address or home phone number or employment phone number, with a minimum charge of \$20.00 regardless of results.

Why Use Wiggins Adjustments?

1. Consumers or Companies that are experiencing financial difficulties will generally prioritize their creditors for payments. Creditors who are capable of demonstrating the seriousness of non-payment will generally get paid first. By using Wiggins to collect on your behalf ensures that your customer will most likely resolve your bill first.
2. Along with our well-trained and professional staff our management is involved in the collection process on a daily basis, continually monitoring and auditing the accounts that are entrusted to us.
3. Wiggins applies high standards when it comes to communicating with debtors, presenting clearly, communicating effectively and adapting our approach to each collection case.

