



# The Royal Courts of Justice



**CARESSO LAW**  
WHERE EXPERTS CARE

[www.caresso.law](http://www.caresso.law)



# We bulk buy institutional debt at up to 100% of the face value!

*You are an institution, or IP, seeking to recover, or sell, bulk consumer and/or business debt:*

Caresso bulk buys, or spot litigates, all types of consumer and business debt based on two unique models.

Our service differs to that of our competitors because where we buy B2B invoice debt, we will pay up to 100%\* of the face value, taking our fee from legal costs, interest and any statutory fees that arise. Aged debts, consumer and other debts are typically between 65% and 75%.

Uniquely, we purchase your debt into a protected cell of our Guernsey based PCC entity, managed by our licensed fiduciaries, meaning your debt is ring-fenced and secured until its collected. We meet all litigation costs as well as all adverse costs risks.

Don't want to sell your debt? In the alternative, we will simply issue bulk letters before action, on a wholesale per-click basis, at a cost lower than that which you would incur to send an internal reminder.

That's unique!

\*Terms, conditions, and exclusions, at our website - [www.caresso.law](http://www.caresso.law). 100% applies to B2B invoice debts only.





# We'll litigate your B2B & B2C debts at our cost and risk, returning you up to 100% of what we recover.\*

Caresso Law offers institutional clients two unique services.

Our institutional service generates wholesale letters before action directing responses back into your process -

***Benefits from a simple fixed transactional cost per click - typically at less cost than sending a chaser letter yourself!***

In the alternative, we buy your debt into a Caresso PCC (SPV) Cell and litigate it at our cost and risk -

***Benefits from no upfront, or per-click cost, whereby we charge our services on a percentage of recovery received - depending on the nature of the debt you receive up to 100% if the debt is B2B and under 1 year of age, through to 65% if it is already litigious, disputed or over 3 years old. We always retain any statutory charges or interest towards our fees.***



Caresso bulk buys, or spot litigates, all types of consumer and business debt based on two unique models.

All litigation work is carried out by in-country regulated law firms who are members of the Caresso Law consortium.

Our SLA ensures you receive full value and a consistent level of service.

We presently have capacity available in the UK and France.



**FULL ONLINE  
PORTAL TO  
MONITOR  
COLLECTIONS**

# Fully configurable. Fully automated. Very flexible. And unique.

You decide how we manage your unpaid debts using our unique, state of the art AI powered platform.

Post them to our restful API, or upload bulk daily files.

Our processes are fully automated, but overseen at all times by qualified solicitors within our consortium of regulated law firms.

Our solicitors will act as your agent, collecting batches of debt in your name.

Or you simply sell your unpaid debts to our SPV.

We will hold purchased debts in a secure cell designed to you, in our protected cell SPV, managed by our licensed fiduciaries.





**Caresso Law offers  
unique benefits &  
unlocks your sales  
ledger potential.**

Caresso Law offers a range of disruptive B2B and B2C debt solutions to both SME's and institutional clients alike.

Choose to interject our low cost 'pay-per-click' LBA service into your existing credit control work-flow, and our solicitors will send legal demands at a cost less than posting a letter to your client.

Or sell your debt portfolio to our SPV - with a Cell assigned to ring-fence (and possibly securitise) your portfolio tranches.

Mix and match between debt portfolios.

Be confident that we will litigate all meritorious claims at our cost and risk.

Avoid and diffuse difficult situations and stand-off's with your debtors, and avoid bad publicity in enforcing debts.

No long terms contracts, give notice at any time.

Leverage our depth of skills and unique financial SLA.





**A few words from  
one of our largest  
corporate clients.**

*"As a large multi-national tech group, we have our fair share of unpaid debt. We were introduced to Caresso Law and successfully use their digital platform to recover tens of thousands of debts, and we can't recommend them highly enough."*





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Caresso Law is a consortium of member Law Firms each of whom provide legal advice as authorised and regulated by their in-country statutory regulator

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**Caresso Law (EU Litigation Fund) Cell** is a protected cell of Caresso Law (Litigation SPV) Protected Cell Company Limited

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