

# THE THREE TYPES OF DEBTORS

## How to respond to each

### Struggling Debtor



Customers who want to pay but are facing financial hardship.

#### Response Strategies

- Show empathy and listen actively
- Offer flexible payment plans
- Document agreements clearly

 Tip: Use validating language like “I understand this must be a tough time”

### Disorganised Debtor



Customers who miss payments due to oversight or poor organisation.

#### Response Strategies

- Send invoices promptly
- Use friendly reminders
- Make payment easy

 Tip: Test your payment process across devices to ensure it's user-friendly.

### Deliberate Debtor



Customers who intentionally delay or avoid payment.

#### Response Strategies

- Stay firm but fair
- Escalate when needed
- Use professional services

 Tip: Script your opening and closing statements for tough conversations.

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