

Polska



KRD Economic Information Bureau

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KRD Economic Information Bureau is the largest platform of economic information exchange in Poland.

What are your profits to win by working with KRD?

- **Knowledge, which will help you to secure your finance and avoid unreliable clients;**
- **Access to effective tools which enables you to assess and reduce your credit risk;**
- **Access to services of highest quality, based on strong legal, IT and information security foundations**
- **Winning new clients in Poland by promoting the reliability and ethical behavior in business within the program “Reliable Company”;**
- **Access to comprehensive tools that enable you to recover your debts efficiently;**

STATISTICS

- **We have recovered for our clients 49,5 bn pln;**
- **Our register contains 6,9 mln of unpaid liabilities, that presents over 40,6 bn pln;**
- **It has already been downloaded 137 mln reports on enterprises and consumers;**
- **KRD clients have already activated 2 mln of constant monitoring on companies;**
- **Over 633 000 companies are being monitored;**

KRD Economic Information Bureau operates pursuant to the Act on Disclosure of Economic Information and Exchange of Economic Data. The Bureau was established on 4 August 2003.

KRD provides its services to all business entities: sole traders, small and medium enterprises as well as large corporations. KRD has created an economic information exchange system which consolidates all the branches of economy. On 14 June 2010, after the amendment of all relevant regulations, KRD has begun to offer its services also to natural persons, communes and secondary creditors.

KRD's statutory tasks include the acceptance, storage and provision of access to economic information and data. These tasks are performed via the Internet, making KRD always available. Information on debtors is submitted to the KRD database by entrepreneurs from all sectors of economy, irrespective of company size and legal form, as well as by natural persons, communes and institutions. The suppliers of information are at the same time recipients of this information; consequently, the debtors listed in KRD cease to be anonymous and lose their credibility in business relations.

Main services of KRD:

1. **VERIFICATION** - The verification service of the KRD Economic Information Bureau enables you to find out whether your contracting party, customer or any other company has been listed as a debtor.

WHY IS THIS SERVICE USEFUL?

- you can be more certain that your contracting party will pay you;
- if a given company proves to be a debtor, you can change the conditions of your agreement, e.g. demand payment in advance

- you can verify whether your competitors have financial problems.
1. **MONITORING** - The monitoring service enables you to continuously control the financial condition of the selected companies. Whenever an entry concerning any of the companies selected is made in the KRD Economic Information Bureau, you will be informed.

WHY IS THIS SERVICE USEFUL?

- you will be informed about the debt level of companies you cooperate with before they lose their solvency
- if you react quickly, you will not suffer the consequences of financial problems of your business partners
- you do not have to remember to regularly look up your key customers – we will do it for you.

1. **ADDING a DEBTOR** - Adding a debtor to the KRD Economic Information Bureau is equivalent with adding this debtor to the freely accessible list of indebted companies and consumers. It is the best way to recover your outstanding money.

WHY IS THIS SERVICE USEFUL?

- you can recover your money without incurring commission expenses
- a debtor who has been added to KRD loses his/her credibility in business relations, and the willingness to regain the image of a reliable business partner motivates the debtor to pay the liabilities
- 85% of debtors who default on their payments for a period shorter than one year, pay the outstanding money within 2 months following the date of adding them to KRD.

1. **“RELIABLE COMPANY” PROGRAM** Values such as reliability and ethical behavior in business are particularly desirable in contacts between entrepreneurs. This is why the KRD Economic Information Bureau has become the patron of the Reliable Company program which promotes payment integrity and helps entrepreneurs to fight payment gridlocks. This program, which was launched in 2008, has already managed to acquire good reputation among entrepreneurs which is confirmed by over 43 thousand registered participants. The basic condition which qualifies a company for the participation in the program is its verification in KRD to check whether it is not listed as a debtor. This confirms that a given company is a reliable payer and, as a result, a reliable business partner. An entrepreneur holding the Reliable Company title builds a positive image of his/ her company and contributes to its market success.

1. **KACZMARSKI INKASSO** For more than two decades now, Kaczmarski Inkasso has been helping consumers and entrepreneurs to enforce their claims for unsettled liabilities. It is the oldest debt recovery company on the Polish market. Due to the length of its operation and experience gained thanks to the cooperation with entities from different sectors, the company has acquired relevant knowledge and

developed effective procedures applied in the process of debt recovery.

We kindly invite you to cooperation!

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