### INSTITUTE OF MERCANTILE AGENTS



NATIONALLY REPRESENTING

- Collectors
- Investigators
- PROCESS SERVERS
- Repossession Agents





## Code of Ethics

Members of the Institute agree to be bound by all State, Territory and Commonwealth laws relating to the operation of a mercantile agency and to adhere to all legislation relating to Consumer and Fair Trading practice.

Members of the Institute seek to maintain a high standard of business practice and to exercise honesty, integrity and credibility at all times in their dealings with the public, clients and fellow members.

Members of the Institute shall not misrepresent their qualifications, capacity, experience and abilities or knowingly delegate assigned tasks to unqualified persons.

Members of the Institute support the resolution of disputes initiated by either the public or members through an independent industry body and agree to be bound by any findings of the body.

Members of the Institute support their State, Territory and National bodies in the development of the Institute in representing the industry in all activities associated with the development and well being of the industry as a whole.

# Code of Conduct

As a member of the Institute of Mercantile Agents Limited and having accepted its Code of Ethics, I accept that I have a responsibility to conduct my business in an honest and fair manner and that I will honour my commitment to fellow members and clients alike.

#### **Services**

- I undertake to provide efficient and effective service in all areas which have been designated as covered by the agency.
- I undertake to provide all those services which have been clearly advertised as services performed by the agency.
- I undertake to accept no gratuities from clients which may be perceived as impairing the provision of an efficient and effective service.
- I undertake not to represent my agency by utilizing either stationery or any inference as being a law firm or solicitor.
- I undertake to make monthly settlement of clients accounts or as determined by mutual agreement with the client.
- 6 I undertake to honour all agreements made with individual clients and to exercise prudent business practice in the exercising of these agreements.

### **Client Relationships**

- I undertake to protect the interests of my clients and will give prompt and diligent attention to all matters received.
- I undertake to initiate clients' instructions in a prompt and diligent manner, providing such instructions are reasonable and legitimate.
- 9 I undertake to be selective, where possible, in accepting instructions from firms or individuals who may engage in questionable activities.

#### General

- 10 I undertake not to speak disparagingly about fellow members and their business activities.
- 11 I undertake not to supply an opinion on matters in which the client's best interest will be served by referral to an appropriate legal person or law firm.