



CREDIT RECOVERY

LaScala



STUDIO LEGALE

# CREDIT RECOVERY

The Credit Recovery department comprises different teams, with different specialisms: Small-Value Credits, Legal Recovery, Out-of-Court Collection, Large-Value Credits, NPLs, Real Estate Foreclosures, Utilities and Due Diligence. The Firm is thus able to provide clients with specialised advice in every area. Every new matter is treated as a separate instruction, governed by its own procedures, and the engineering of operating processes and client reporting is always a primary consideration.

Heads of the department:

CHRISTIAN FAGGELLA (Managing Partner)

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# AREAS OF FOCUS

- Consumer lending.
- Finance leases.
- Small- and large-value bank loans.
- Credit card loans.
- Debt repayments made automatically out of salary, direct debit and standing order instructions.
- NPLs (in particular, mortgage loans).
- Securitised receivables.
- Claims in insolvency procedures.
- Trade receivables.
- Utilities (energy).



# OUR SERVICES

- Due Diligence reviews on portfolios of receivables in connection with their sale and purchase; advice to the purchaser at the time portfolios are priced.
- Obtaining and checking information, from sources such as land registries, chambers of commerce, and other commercial sources.
- Court action for credit recovery.
- Petitions for winding up, claims in bankruptcy, and monitoring of ongoing procedures.
- Procedures for foreclosure on real estate.
- Telephone contact with debtors in support of court actions.
- Negotiations.
- Monitoring of implementation of repayment plans.
- Advice on the tax deductibility of any losses.



# THE FEATURE OF OUR SERVICES

- Ability to handle very large volumes using streamlined highly technological processes.  
Outsourcing of client's non-core functions.
- Computerised interface for communication with information providers.
- Sharing of strategies and collection policies with clients.
- Ability to process matters using the client's own software.
- Implementation of dedicated management models.
- Periodic reporting focused on sales and redemptions; qualitative, quantitative and statistical analyses.
- Integrated and coordinated use of actions in and out of court.
- Complete nationwide reach.



# OFFICES

Founded in 1991 in Milan, La Scala has 9 offices in Italy, and its ranks include 170 lawyers and 100 supporting staff.

**MILAN** Via Correggio, 43

**ROME** Via Ombrone, 14

**TURIN** Corso Francia, 25

**BOLOGNA** Via de' Griffoni, 10

**FLORENCE** Via de' Tornabuoni, 10

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