CASE STUDY



International debt recovery is complex, with challenges including differing legal systems, regulations, time zones, languages, currencies, and cultural nuances. At CCICM, we overcome these barriers through our global network and proven expertise. Through the International Credit Exchange (ICE)—one of the world's largest compliant partnerships of debt collection agencies—we provide global debt collection, asset tracing, and litigation support in over 130 countries. Combining UK-based account management with in-country specialists, we help organisations recover international debts efficiently while protecting customer relationships and reputations.

Case Study: International Debt Recovery Case Study

The Client
In 2015, CCICM was instructed by a major UK NHS hospital to recover a high-value overseas healthcare debt. Prior to referral, the client had spent more than five years attempting to recover the outstanding balance without success.

The Challenge
The debt involved a foreign Government Ministry of Health (MOH) that had successfully obtained a court ruling removing its liability to cover UK healthcare costs incurred by one of its nationals. Given the complexity of the case, CCICM's International Debt Recovery Team conducted extensive investigations before engaging our trusted in-country partner network.

Working collaboratively, our teams:
- Verified the legal position of all parties involved.
- Established communication channels with key stakeholders.
- Conducted debtor tracing and investigative enquiries.
- Liaised directly with the Ministry of Health and government legal representatives.
- Developed and implemented a multi-layered international debt recovery strategy.

Throughout the process, CCICM maintained transparent communication between our client, our international specialists, and our local recovery partners to ensure a coordinated and informed approach.

The Recovery Process
In 2016, a significant breakthrough occurred when the debtor successfully overturned the original court ruling upon which the Ministry of Health had relied to deny liability. Through ongoing engagement with the Ministry of Health, the British High Commission, government legal departments, and other stakeholders, CCICM secured a formal commitment for payment. However, this marked the beginning of a lengthy and highly complex negotiation process. Frequent personnel changes within the Ministry of Health, legal departments, and associated government bodies created significant delays and threatened the continuity of recovery efforts.
Despite these challenges, CCICM's international team maintained momentum, preserved stakeholder engagement, and ensured the recovery process remained active throughout.
Following years of due diligence, negotiation, and persistence, the debt was ultimately settled in full in July 2020.
At the point of referral, the debt was already five years old. CCICM successfully recovered the full balance after a further 1,846 days of active recovery activity, delivering a positive outcome where previous collection efforts had failed.

The Outcome
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Benefits of Partnering with CCI Credit Management

Global Reach with Local Expertise: Access experienced multilingual debt recovery specialists supported by in-country partners across more than 130 jurisdictions.

Local Jurisdiction Knowledge: Benefit from collection activity conducted within local legal frameworks, languages, cultures, and currencies.

Comprehensive Recovery Solutions: From debtor tracing and asset investigations to litigation support and enforcement action, we provide a complete international recovery service.

UK-Based Case Management: All cases are centrally managed by our UK team, ensuring consistency, transparency, and accountability throughout the recovery process.

Protect Your Reputation: Our professional and compliant recovery strategies safeguard your organisation's reputation while maximising recovery outcomes.

Real-Time Case Visibility: Monitor the progress of referred accounts through live case status updates and reporting.

Focus on Your Core Business: Leave the complexities of international debt collection to our specialists while your team concentrates on day-to-day operations.

About CCI Credit Management

CCI Credit Management (CCICM) is a multi-award-winning UK credit management and debt recovery specialist with more than 40 years of experience delivering results in credit control and debt collection.
- Trusted by governments, banks, accountants, asset-based lenders, turnaround professionals, private equity firms, multinational corporations, and SMEs.
- Headquartered in the UK with a global footprint of 90+ partner offices
- Fully FCA authorised and regulated, with ISO 9001 and ISO 27001 accreditation
- Proven expertise in complex, high-value, and cross-border debt recovery matters.

Flexible, Results-Driven Pricing Model

No Win, No Fee Debt Recovery: Contingency-based pricing ensures you only pay for successful outcomes.

Debt Portfolio Purchasing Options: Ability to acquire debt portfolios, with tailored evaluations for each opportunity.

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