0:00 [Music] 0:01 Text on screen reading "8.3 Million people in the UK are over-indebted" fades in CSA logo with the slogan "# here to help" at bottom of screen 0:05 Text on screen reading "What would you do if a debt collection company contacted you?" fades in CSA logo with the slogan "# here to help" at bottom of screen 0:08 Scene - Two people speaking in an office Text on screen reading "Brad Burton - Top UK motivational speaker (used to be £25k in debt)" CSA logo with the slogan "# here to help" at upper right corner of video Camera focuses on Brad Person Speaking - Brad Burton I was twenty five thousand pounds in 0:11 debt on daft cars 0:12 daft televisions, daft nightclubs that I 0:14 no longer had or went out to. I'd got 0:17 myself in debt and you don't believe 0:20 Text on screen reading "Colleen Peel - Head of communications" Camera focuses on Colleen there's a way out so consequently if you 0:22 Scene - Brad and Colleen walking through a forest don't believe there's a way out you get

0:23

worthlessness and so it continues. I 0:25 Scene - Cut back to Brad and Colleen in the office Camera focuses on Brad could see what a debt letter was, so i 0:27 didn't open those ones, if you get 0:28 particularly franking, or second-class or, 0:30 Whatever. I stopped opening them and that's 0:32 when it all started going wrong, wrong, 0:33 Wrong, because it's not going to get any 0:35 Camera focuses on Colleen Better, and to get to C which is 0:37 debt-free, which is where anyone wants to 0:39 Camera focuses on Brad Be, you've got to go over A and B. And A and 0:41 B's that bit where you've got open letters, 0:43 A and B is the bit where it's tough, A and B is the 0:45 bit where you've got to pick up the 0:46 phone to a debt collection agency and

0:49 actually start on that process of fixing up 0:50 Person Speaking - Colleen Peel I think what's key and what you're 0:52 picking up on is that no, matter what 0:54 Happens, no matter where we are, people 0:56 are always going to get in to debt. Brad speaks up "True Story" 0:58 Colleen Starts speaking again and people are always and it's unfortunate 1:00 and nobody wants to be there . Brad speaks up "I know" 1:02 Colleen Starts speaking again But what I think is key, is how you get out of it. 1:04 Person Speaking - Brad Burton What ends up happening is, by not 1:06 picking up the phone the debt collection 1:09 agencies are thinking the worst. By picking 1:11 up the phone, and you're explaining the 1:13

Situation, they're now thinking the best. 1:15 So you're now trying to find a way that 1:17 Works, not only for you but also for them. 1:19 Scene - Brad and Colleen walking through a forest The debt isn't gonna go away, so have a 1:21 conversation and see what you can do, 1:24 Scene - Cut back to Brad and Colleen in the office work with the debt collection agencies 1:25 to try and get a way through. I've seen 1:28 Scene - Brad and Colleen walking through a forest the human element, right, of what you guys 1:30 and girls do, that's the difference. 1:31 Scene - Cut back to Brad and Colleen in the office It just seems a lot more human now. And 1:33 now on debt free and life's good 1:37 CSA log with the slogan "Building confidence in debt collection" Another tag line below - # here to help 1:43 [VIDEO END]