

CODE OF ETHICS FOR PERMIT HOLDER ON REPOSSESSION

1.
 - (a) permit holders must ensure that they are in possession of current and valid permit during the course of carrying out repossession work.
 - (b) as far as possible the number of authorised permit holders performing repossession activities must be minimized unless circumstances warrant any additional assistance.
 - (c) repossession work can only be carried out daily from 9.00am to 9.00pm.
2. Permit holders issued with a repossession order by owner should only gain entry into premises with the knowledge and consent of the occupant. Trespassing into private property is not allowed without a court order obtained by the owner.
3. Permit holders issued with a repossession order by the owner should be well mannered and dressed decently. They should ensure the practice of professionalism and dignity in carrying out their work.
4. The use of 'strong arm tactics' of any kind is strictly prohibited in the performance of their work.
5. At the time of repossession, the permit holders should:
 - (a) Produce his permit, national registration card give a standard notice to the hirer informing him of the address and telephone number of the legal owner and the authorised officers he/she can contact immediately to resolve any problem.
 - (b) give a reasonable time to the hirer to inspect the motor vehicle or goods and remove his personal items and belongings.
 - (c) take photographs if the interior and exterior of the motor vehicle or goods and provide such photographs to the legal owner.
 - (d) cause to be issued an inventory list to state the status and the condition of the repossessed motor vehicle or goods.
6. As far as possible repossession should be undertaken in the presence of the hirer or any person authorised to use that motor vehicle or goods.
7. A police report on the repossession should be lodged as soon as practicable and preferably within 24 hours but in exceptional circumstances, not later than 48 hours from the time of repossession.
8. Permit holders issued with a repossession order by owner should at all times act in accordance with the laws, regulations, terms and conditions, code of ethics and guideline issued by the Controller in the performance of their repossession activities.
9. Permit holders should also observe any order Code of Ethics or Guidelines issued from time to time by the controller.