



CentralSM

DEBT COLLECTION SPECIALISTS · UAE

Professional Debt Collection & Recovery Services

Recovering what is owed to your business —
across the UAE and internationally — on a No Win,
No Fee basis since 2007.

NO WIN · NO
FEE

19+ YEARS
EXPERIENCE

ALL UAE
EMIRATES

INTERNATIONAL
RECOVERY

Who We Are

CentralSM — operating as **Central Services Management** — is one of the UAE's most experienced debt collection and credit recovery agencies. Established in Dubai, we serve businesses of all sizes: from SMEs pursuing a single outstanding invoice to large corporations with complex, multi-debtor portfolios spanning several emirates and international jurisdictions.

For over **19 years**, CentralSM has built its reputation on one principle: we recover what is owed to our clients, and we only charge a fee when we succeed. Our team combines practical knowledge of **UAE civil law, federal regulations, and court procedures** with professional negotiation skills and direct relationships with relevant legal authorities across all UAE emirates.

Unlike generic legal firms or international debt platforms with no UAE-specific presence, CentralSM is a **UAE-first operation** — we understand local business culture, debtor behaviour, and the practical realities of debt enforcement in each emirate, free zone, and offshore jurisdiction.

19+

Years Operating in
UAE

AED

No Win No Fee —
You Pay Only on
Recovery

7

Emirates Covered
Including Free Zones

B2B

Specialist
Commercial &
Corporate Recovery

OUR MISSION

To provide UAE businesses with professional, cost-effective debt recovery — protecting cash flow, reducing bad-debt write-offs, and delivering results without upfront financial risk to the client.

OUR VALUES

- ▶ Results-first: we earn by delivering, not by billing you for effort
- ▶ Transparency: clients receive regular updates on every case
- ▶ Professionalism: all debtor contact is conducted with integrity
- ▶ Legal compliance: every action is within UAE law and regulatory frameworks
- ▶ Confidentiality: your commercial relationships and data are protected

OUR OFFICE

CentralSM

Alserkal Building 2, Office 902
Deira, Dubai
United Arab Emirates

☎ +971 4 525 1000

✉ Info@Centralsm.ae

🌐 centralsm.ae

LANGUAGES

- ▶ English — all client and debtor communications
- ▶ Arabic — legal documents and debtor outreach

What We Recover

Six specialist services — each targeting a distinct debt type with a tailored approach

Debt Collection — All Types

Our core service. We pursue outstanding invoices, unpaid loans, disputed balances, and overdue accounts on behalf of creditors across all industries and all UAE emirates. From first formal demand to court enforcement.

Core Service

Bounced Cheque Recovery

Under UAE Federal Decree-Law No. 50 of 2022, returned cheques carry criminal and civil consequences. CentralSM pursues all three recovery routes — criminal complaint, civil court, and direct settlement — selecting the most effective path for each case.

UAE Law Specialist

B2B Commercial Debt Collection

Designed for businesses pursuing other businesses. We handle unpaid invoices, disputed contracts, shareholder loan defaults, post-acquisition claims, subcontractor non-payment, and supplier disputes across UAE mainland and all major free zones.

Corporate Focus

International Debt Recovery

Two-direction service: UAE-based creditors chasing overseas debtors, and foreign creditors recovering from UAE-based companies. We navigate onshore courts, DIFC, ADGM, and coordinate with partner agencies in key international markets.

Cross-Border

Medical Billing Recovery

Specialist service for UAE hospitals, clinics, and diagnostic centres. We recover unpaid patient balances, challenge wrongful insurance claim rejections (citing DHA, HAAD and CBUAE regulations), and pursue uninsured and accident patient accounts.

Healthcare Specialist

Location-Specific Services

Dedicated recovery operations in Abu Dhabi (ADGM-aware), Sharjah (SAIF Zone, SHAMS, Hamriyah), Ajman, Ras Al Khaimah, Umm Al Quwain, and Fujairah — with full knowledge of each emirate's court system and local business environment.

All 7 Emirates

No Win, No Fee: Every CentralSM service is offered on a contingency basis. There are no upfront retainers, no monthly fees, and no charges for unsuccessful cases. We only earn when you recover — which aligns our incentives completely with yours.

How We Work

1

Free Case Assessment

Submit your debt details — we assess the case, identify the best recovery route, and advise on expected timeline and probability of recovery. No charge for this evaluation.

2

Professional Demand

Formal demand letter issued in English and Arabic. In many cases, a professional demand from CentralSM resolves the debt before any further action is needed.

3

Negotiation & Settlement

We negotiate directly with the debtor — structured payment plans, partial settlement with immediate payment, or full recovery. Client approval is obtained before any settlement is accepted.

4

Legal Escalation

Where voluntary resolution fails, we proceed to UAE civil court. Available enforcement tools include bank account freezing orders, salary attachment, travel bans, and asset seizure.

5

Recovery & Reporting

Recovered funds remitted to client with full documentation. Regular portfolio status reports for multi-case clients. Post-recovery guidance on preventing future bad debts.

UAE Coverage

Dubai

Dubai Courts, DIFC Court, DAFZA, JAFZA, DMCC, DSO, Dubai Healthcare City

Abu Dhabi

Abu Dhabi Civil Courts, ADGM, KIZAD, Masdar City, Abu Dhabi Global Market

Sharjah

Sharjah Courts, SAIF Zone, SHAMS, Hamriyah Free Zone

Northern Emirates

Ajman, RAK, Umm Al Quwain, Fujairah — all emirate-level courts

International Recovery

GCC countries, UK, Europe, South Asia, East Africa, and beyond — via partner network and UAE-based court action on foreign debtors with UAE assets

UAE JURISDICTIONS WE NAVIGATE

- ▶ UAE Mainland Civil Courts (all 7 emirates)
- ▶ DIFC Courts (English-law jurisdiction, Dubai)
- ▶ ADGM Courts (Abu Dhabi Global Market)
- ▶ Free Zone arbitration and dispute bodies
- ▶ UAE Central Bank regulatory complaints (insurance)

UAE Legal Framework Knowledge

Effective debt recovery in the UAE requires specific knowledge of federal law, emirate-level regulations, and the procedural rules of each court system. CentralSM's team has this knowledge built up over nearly two decades of active practice — not theoretical study.

KEY LEGISLATION WE APPLY

§ UAE Civil Transactions Law (Federal Law No. 5 of 1985)	— foundation of all civil debt obligations and enforcement rights
§ Federal Decree-Law No. 50 of 2022 (Cheque Reform)	— criminal and civil routes for returned cheque recovery
§ UAE Civil Procedure Code (Federal Law No. 11 of 1992)	— court filing, judgment enforcement, and asset attachment procedures
§ UAE Commercial Companies Law (Federal Law No. 32 of 2021)	— corporate debtor liability, director obligations, shareholder disputes
§ Dubai Health Insurance Law No. 11 of 2013	— mandatory insurance obligations, insurer claims standards
§ UAE Federal Insurance Law No. 6 of 2007	— insurer obligations and CBUAE regulatory framework
§ UAE Labour Law (Federal Decree-Law No. 33 of 2021)	— employer salary obligations relevant to attachment orders
§ DIFC Law No. 10 of 2004 (Courts Law)	— DIFC Court procedures and cross-enforcement with UAE mainland courts

Why CentralSM

Advantage	What It Means for You
No Win, No Fee	Zero financial risk. We absorb the cost of unsuccessful cases.
19+ Years UAE Experience	Deep knowledge of UAE courts, debtors, and enforceable assets.
English & Arabic	Full bilingual capability — legal documents and debtor contact.
All UAE Emirates	One agency for Dubai, Abu Dhabi, Sharjah and beyond.
Specialist Verticals	Dedicated expertise in medical billing, B2B, and international recovery.
Portfolio Handling	Submit bulk aged receivables — we manage the entire pipeline.

Advantage	What It Means for You
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Client Updates	Regular status reporting. You are always in the picture.
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Confidential Approach	Debtor contact is professional and discreet. Your relationships are protected.
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CentralSM recovered a debt we had written off after two years. The process was professional, fast, and required almost no time from our team. We now use them as standard for all overdue accounts.

— Finance Director, UAE Manufacturing Company

CentralSM

DEBT COLLECTION SPECIALISTS · UAE

Ready to recover what's owed to your business?

Contact our team today for a free, no-obligation assessment of your case. No upfront fees. No risk. We only succeed when you do.

PHONE

+971 4 525 1000

EMAIL

Info@Centralsm.ae

WEBSITE

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ADDRESS

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