



XOACCOUNTING



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| XO SYDNEY | XO MELBOURNE |
| XO SHEPPARTON | XO MELTON |
| XO WERRIBEE | XO GEELONG |
| XO BALLARAT | XO PERTH |
| XO ADELAIDE | XO BRISBANE |
| XO AUCKLAND | |

1800 106 141

www.xoaccounting.com.au

info@xoaccounting.com.au

DEBT RESOLUTION & REPRESENTATION

Whether you are in mortgage arrears or facing overwhelming debt, before you even consider selling your home or declaring bankrupt, XO Accounting will assist with other alternative options.

XO can assist by taking your case outside the court system and negotiates on your behalf.

WE WILL NEGOTIATE...

- A less payout for any debt
- Waiving balance
- Reduce interest on bank personal loan, credit cards and other credit providers
- Long term payment arrangement
- Varied contracts – personal loans and credit cards

POSSIBLE SOLUTIONS

- Interest rate reduction and repayments are negotiated accordingly to your surplus and XO specialise in variation of credit contracts long term
- Recapitalise mortgage arrears (for ex. You are behind \$10,000,000) instead of the bank taking control, we do and give you breathing space to get back on your feet

WHAT WE DO FOR YOU



SAVE TIME



SAVE MONEY



BECOME PART OF YOUR TEAM

FOR MORE INFORMATION VISIT OUR WEBSITE

WHY XO ACCOUNTING?

We enable you, your family and your business to reach your full financial potential through user- friendly technology and professional advice.

We base our approach on our Core Philosophy of:



Time Allowing you to focus on Important tasks rather than Urgent tasks



Money Improving your overall financial position through:

- Better cashflow management
- Tax efficiency
- Improved business and personal profitability through better planning and advice



Team Providing you with an extended support team to be there by your side when needed

We achieve this through our Total Service Solution and range of packages and using the latest user-friendly technology tailored to your unique requirements

DEBT RECOVERY DOESN'T HAVE TO BE DIFFICULT...

