

CHAPTER 9

PAYMENT AND CREDIT CONTROL

A. Pendahuluan

Dalam bab-bab terdahulu, kita sudah banyak membicarakan mengenai barang dagangan, seperti pada surat-surat inquiry, offer, order, dan sebagainya. Pada bab ini kita mulai membicarakan masalah “pembayaran”.

Dalam dunia perdagangan sering kita temui pembelian barang yang pembayarannya dilakukan secara kredit. Hal ini berarti bahwa penjual harus hati-hati, karena pihak penjual harus terlebih dahulu mengetahui secara pasti bagaimanakah keadaan “pribadi” si pembeli. Apakah dia jujur, dapat dipercaya, selalu menepati janji pembayaran, atau mungkin sebaliknya. Hal ini penting sekali terutama jika pembeli itu adalah “pembeli Baru” yang sebelumnya belum pernah melakukan pemesanan.

Proses yang dilalui bagi pihak penjual untuk mengetahui keadaan si pembeli sebelum pesanan dipenuhi, disebut sebagai proses “Payment and credit control”. Dalam proses ini penjual harus menghubungi pihak referensi yang telah ditunjuk oleh pembeli, untuk memperoleh keterangan-keterangan yang berhubungan dengan pribadi pembeli. Masalahnya akan menjadi lebih besar jika penjual menghadapi “pembeli baru” yang mana sebagian besar penjual sama sekali belum mengetahui keadaan si pembeli.

Surat-menyurat yang dilakukan dalam usaha untuk memperoleh keterangan dari referensi, meliputi :

1. Letter asking for reference
2. Letter giving reference's name
3. Letter asking for credit information
4. Letter giving information/recommendation.

Agar lebih jelas, kita pelajari poses tersebut satu persatu.

B. Contoh-contoh surat

Contoh : 1

Dear Sirs,

We inform you how were very pleased to your letter of order, dated 1st March. Many thanks for your attention.

As you did not send your previous order, we should be able to complete your requirement if you will give us the name of firm or a bank to whom reference can be made.

We wait your reply as soon as the receipt this letter.

Yours truly,

Contoh : 2

Dear Sirs

Your letter of 7th March have reached us, in which you inquiry our references.

We hope you write to our references, to whom you can get some informations of our financial standing. Our references are :

1. Southern Bank, 28 Hokaido Street, Tokyo Japan.
2. Asian Central Bank, Romeo Street A2, Singapore.

We are confident that our references will give you the full detail of our really condition, and we wait your consignment as prompt as possible.

Yours faithfully,

Contoh : 3

Dear Sirs,

We have received an order to the value £100.00 from Messrs. Toyiba & sons. They have given us The Asian Central Bank, Singapore as their reference.

We may ~~to~~ inform you that Messrs. Toyiba & Son have never send a previous order to us. As this is the first transaction with them, we should be

much obliged if you give some information's whether you think they are good for this amount. The information from you, of course, would/can help us to a decision.

We much appreciate for your reply and thank you in advance for your early attention.

Yours faithfully,

Contoh : 4a

Dear sirs,

We have received your letter dated 8th March, asking for some informations of Messrs. Toyiba & Sons, Tokyo Japan.

Messrs. Toyiba & Sons are an old firm who have the highest reputation. They ~~has~~ *have* been as our customer for many years. We think they would/can settle of a credit amounting you mentioned on time. We trust that they always give satisfaction to you.

This information is given without any responsibility on our part and in strictly confidence.

Yours faithfully,

Contoh : '4-b

Dear Sirs,

In reply to your letter of 8th March, we should like to give you some informations on really condition for Messrs. Toyiba & Sons.

As our experience, however, Messrs. Toyiba & Sons have loss of bonafide firm. We can not guarantee whether they can pay their credit for that amount or not. We advice you to get some additional information if you should try to allow for a credit. It is better if you inquiries through your agency in Japan.

We are sorry if we cannot help you in this case, and please treat this information with the strictest confidence.

Yours faithfully,

C. Letter Asking for Reference

Dalam surat ini penjual menanyakan kepada pembeli siapakah yang ditunjuk/ ditetapkan sebagai referensi. Hal ini dilakukan setelah penjual menerima pesanan dari "new customer".

1. Opening lines

- a. We were very pleased to receive your order for goods to the value of £
- b. It was pleasure to receive your order amounting US \$ we say thank you very much for your transactions.
- c. Your order for our goods arrived us (today) as the first transaction with you.
- d. We much very obliged when your letter came us, ordering for our
- e. We inform you how were very pleased to your letter of order, dated Many thanks for your attention.

2. Asking for reference

- a. We would be able to complete your order as soon as you give us the name of your references.
- b. As this is our first transaction with you, please let us have your name of bank to whom reference can be made.
- c. We shall be pleased to send on your order if you will send us your references.
- d. We require some information concerning your financial condition, so please let us know who is the name of your reference.
- e. As you never send your previous order, we should be able to fill your requirement if you will give us the name of firms or a bank as your reference.

3. Closing lines :

Using the closing sentences on the letter of inquiry (Chapter 3)

D. Letter Giving a Reference's Name

Agar pesanannya dapat dipenuhi, maka pembeli sebaiknya memberi nama-nama pihak yang menjadi referensinya. Referensi ini dapat diberikan oleh bank, perusahaan, seseorang, dll. dengan disertai alamat yang jelas, sehingga penjual dapat dengan mudah mengetahuinya. Lebih banyak jumlah referensinya tentu saja lebih baik, karena informasi yang diperoleh oleh penjual nanti akan lebih lengkap:

1. Opening lines :

- a. We received your letter of, asking for our references.
- b. We acknowledge of receipt of your letter dated in which you request of our reference.
- c. Your letter of have reach us (yesterday) (on) informing that you required our reference to fill our order.
- d. Thank you for your prompt attention to our order, and we are pleased to give you our reference.

2. Giving reference :

- a. As this is the begining of our business connection with you, please write to our references, are :
 - 1) (reference's name and address).
 - 2)
 - 3) , etc.
- b. To obtain some information of our integrity, we hope you will get it from our reference, as the following :
 - 1)
 - 2) , etc.
- c. We hope you will contact to our reference you requested (Messrs (this name and address).

- d. Please write to our references to whom you can get some informations of our financial condition. Our references are :
- 1)
 - 2), etc.
- e. If you want to know our financial standing, we refer you the (his name and address) who will be pleased to give you the information you require.

3. Closing lines :

- a. Our reference will give you some information of our really condition, and we wait your consignment.
- b. Please send us your consignment as soon as you receive some information by our references.
- c. We look forward to your delivery by return after receipt the information of our integrity.
- d. We are confident that our references will inform you the full details of ours you require.

E. Letter Asking for Credit Information

Setelah pihak penjual mendapat nama dan alamat referensi yang telah ditunjuk oleh pembeli, penjual kemudian mengirim surat kepada masing-masing pihak referensi untuk meminta kebenaran, terutama keadaan keuangan si pembeli.

Bank atau mungkin juga perusahaan, biasanya selalu bekerja secara efisien, sehingga seringkali mereka tidak mau melayani permintaan rekomendasi. Bila hal ini terjadi dan sulit bagi anda untuk memperoleh keterangan tersebut, maka anda boleh menghubungi Bank anda agar mereka meminta keterangan kepada referensi mengenai pribadi si pembeli. Bila dengan jalan seperti tersebut ternyata keterangan belum juga diperoleh, maka penjual/pengusaha dapat menghubungi agen-agen yang paling dekat dengan tempat pembeli. Atau masih banyak lagi jalan lain yang dapat ditempuh agar keterangan yang diperlukan dapat diperoleh dengan segera.

1. Opening lines
 - a. Your name has been given to us as a reference by Messrs./Mr. , who want to open an account with us.
 - b. Mess./Mr. have given an order for our goods to the value £ He referred your name as his reference.
 - c. We have received an order for £ from Messrs./Mr. They/he have given us your firm/bank as their/his reference
 - d. You were appointed as a reference by who have made an order amounting £. to us.

2. Asking credit information.
 - a. Messrs./Mr. is our new customer, so please let us know concerning their/his financial standing. We would be very pleased if you will write us some information about them/him.
 - b. We should be much obliged if you could give us some information~~x~~ about their financial, and the way they have met of their liabilities in their dealings with you. Kujlon
 - c. We wish to inform you that Messrs./Mr, have never send a previous order to us. As this is the first transaction, we would very grateful if you kindly send us some informations whether we must fill to their/his order.
 - d. We are anxious to know whether you think they are good for this amount and whether they are respect ^{ceras} reliable and ^{handal} trustworthy. terpercaya
 - e. We may ask you to make inquiries whether their integrity and financial standing warrant a credit of £.
 - f. We are especially interested to know whether you think that a credit of £ can be allowed. Any information from you, of course, would can help us to take a decision.

3. Closing sentences.
 - a. We wait your reply and will keep your information in a strict confidence.

- b. We much appreciate for your reply and thank you in advance for your early attention.
- c. Please send us your recommendation with a stamp addressed envelope which enclosed herewith.
- d. We are looking forward to your answer and will be kept that information in a secret.
- e. We promise, of course, will be treated in strictest confidence. .
- f. Your advice will be treated strictly confidentially and we say thank you for any assistance you can give us.
- g. We are most grateful for your assistance and shall use any information you may supply in strictest confidence, without any responsibility on your part.

F. Letter of Recommendation

Setelah anda mengirim surat kepada pihak referensi, tentu saja anda sangat mengharapakan mereka bersedia untuk memberikan keterangan yang lengkap sesuai dengan apa yang anda kehendaki.

Semua keterangan yang diberikan oleh pihak referensi hendaknya dirahasiakan. Kita harapkan bahwa semua keterangan yang dibuat oleh pihak referensi adalah benar, faktual, dan dibuat se jelas mungkin. Akan tetapi pihak referensi tidak: dapat dituntut, jika ternyata keterangan yang diberikan tidak benar/tidak sesuai. Karena itu pihak referensi hanya berhak untuk memberikan keterangan saja, yang semua itu adalah di luar pertanggungjawaban pihak referensi.

1. Opening lines

- a. We have received your letter dated . . . asking for some information of Messrs./Mr.
- b. We have received the information for which you asked us in your letter of
- c. In reply to your letter of we give you below the information you have asked for Messrs./Mr.

- d. As you requested, we should like to give you some information of his really condition.
- e. Referring to your letter of in which you request concerning a financial standing for Messrs./Mr. , , and their/his integrity.

2. Recommendation.

- a. Messrs. are an old firm who have the highest reputation. We have done business with them for many years absolutely correct and reliable. Please don't hesitate to give them credit amounting £ as you mentioned.
- b. The firm mentioned in your letter of has been as our customer for several years. They have a good reputation and we think they would settle of their credit on time. We personally, should not hesitate to allow them credit of the amount you mention.
- c. We believe that the firm, of which is given us the name is a family concerns. We believe that they are honest and we think, you should try to give them a credit as you mention. We trust that they always give satisfaction to you.
- d. We regret as our experience Mr. could not believe. We can not guarantee whether he will pay your credit or not. Please get some additional information if you should try to allow him for a credit.
- e. We are sorry that we can not help you in this case. Our dealings with the firm about have you ask, have been small for us. We advice you, whether the big amount involved can be credited with safety. We would suggest you make inquiries, through an agency.

3. Closing sentences.

- a. Please treat this information with the strictest confidence.
- b. Please treat this information in a secret without any responsibility on our part.
- c. This information is given without any responsibility on our part and in strictly confidential.

G. Exercise

1. Your firm receive an order for goods to the value £ 150. from a new customer about whom you don't know everything. Write a letter asking his reference.
2. Your new customer gives a reference one firm and two banks. Write the necessary letter.
3. Write a letter to his references, asking for credit information.
4. One of his references give a good report. Write the necessary letter.
5. But, one of his bank report that he has not been satisfactory. Write a recommendation.