

# Debt Collection Complexity

## The 2018 Edition

A snapshot of the changes in collection complexity score (\*)

		2014	2018	Comparison			2014	2018	Comparison
SEVERE	Saudi Arabia	89	94	Increase	HIGH	Singapore	49	50	Increase
	UAE	80	81	Increase		Italy	53	50	Decrease
	Malaysia	74	78	Increase		Hong Kong	47	47	Stable
	China	76	73	Decrease		Poland	54	45	Decrease
	Russia	77	72	Decrease		Senegal		45	New country
	Mexico	69	70	Increase		Greece	44	44	Stable
	Indonesia	69	67	Decrease		Japan	43	43	Stable
	South Africa		67	New country		Brazil	55	43	Decrease
	Benin		65	New country		Romania	44	40	Decrease
	VERY HIGH	Thailand	60	60		Stable	NOTABLE	Denmark	44
Togo			60	New country	UK	41		38	Decrease
Morocco		60	60	Stable	Norway	38		37	Decrease
India		58	59	Increase	Spain	36		37	Increase
Argentina		64	58	Decrease	Belgium	36		36	Stable
Cameroon			57	New country	France	39		36	Decrease
Turkey		53	56	Increase	New Zealand	36		35	Decrease
Chile		53	56	Increase	Portugal	41		34	Decrease
USA		53	55	Increase	Switzerland	35		33	Decrease
Colombia		60	55	Decrease	Austria	34		33	Decrease
Australia		50	54	Increase	Netherlands	36		32	Decrease
Kazakhstan			54	New country	Finland	38		32	Decrease
Slovak Republic		66	53	Decrease	Ireland	38		31	Decrease
Canada		46	53	Increase	Germany	31		30	Decrease
Israel		53	52	Decrease	Sweden	31		30	Decrease
Hungary		54	51	Decrease					
Czech Republic		58	51	Decrease					

(\*) In each given country the debt collection complexity is measured by a score from 0 (least complex) to 100 (most complex). The score is then split into a four-modality rating system: Notable (score below 40), High (score between 40 and 50), Very High (50 to 60) and Severe (above 60).