



> Creditreform China

B2B Collections

- > Receivable Auditing
- > Receivable Monitoring Service
- > International Debt Collection
- > Legal Assistance

- > Trust in Creditreform China
Trust in our competence.
We're dedicated to improving
and securing your company's
success.



> Creditreform (China) – a.k.a. 3ACredit

Creditreform China, also known as 3ACredit, is a leading provider of credit and risk management support services and commercial information in and about China. Our complete receivable management services cover from receivable auditing and monitoring to collection and full legal services in China.

Since 2000, Creditreform China has been helping credit professionals manage receivables and solve their credit and receivable problems in China. Clients who use our services include export credit insurers and financial institutions all over the world, some of the world's largest companies, many MNC's and thousands of SME's.

Our business is built on a foundation of partnership and mutual success. It has always been about our clients – working together to provide the level of service they need to reach their goals.

Creditreform China has...

- » Long experience in the management of credit and risk in China.
- » Extensive knowledge of Chinese law and civil procedure, as well as international commercial laws.
- » Efficient database management.
- » Effective global network via Creditreform Group.
- » Multilingual capability.
- » Services most cities in China.
- » Maintains a team of experts in all areas of credit management.
- » Effective legal services through our own law firm in China.



CUSTOMER ORIENTATED

Every customer has a team of experts behind them to ensure professionalism and personalized customer support.

> Creditreform China Services



> Result is our #1 priority. In every stage of the collection cycle, our collectors and attorneys near the debtors will try everything to achieve the highest possible return for our client on each dollar placed.



> Commercial Receivable Management Solution

Operating capital is the lifeblood of the firm. Its flow both in terms of conversion of invoices to cash, and the capital flow associated with the reconciliation of disputed transactions is critical to the cost effective achievement of the objectives of the firm. Creditreform China offers an interesting array of products which stimulate cash flow, reduce risk of loss, improve working capital and mitigate the debilitating effect of delayed capital flows.

» **Receivable Auditing**

» **Account Receivable Monitoring**

We provide consistent customer service follow-up on every account through customizable treatment plans to minimize the chances of a receivable becoming delinquent in the first place, and maximize the return on past due accounts by effectively handling them in the early stages of the collection cycle.

» **China Collections**

We provide all conceivable collection remedy allowed by law. Our collection services cover most of the economic cities in China.

» **International Collections**

Our international collection services are done through Creditreform International Group that is one of the leading providers of collection services worldwide.

» **Legal Assistance**

Litigation to bring legal action in Chinese courts in all provinces in China to collect delinquent debts, bad debts and overdue accounts receivable.

Domestication of foreign judgments obtained in another country, we will enter the judgment in a Chinese court and immediately begin taking action to collect on the judgment.

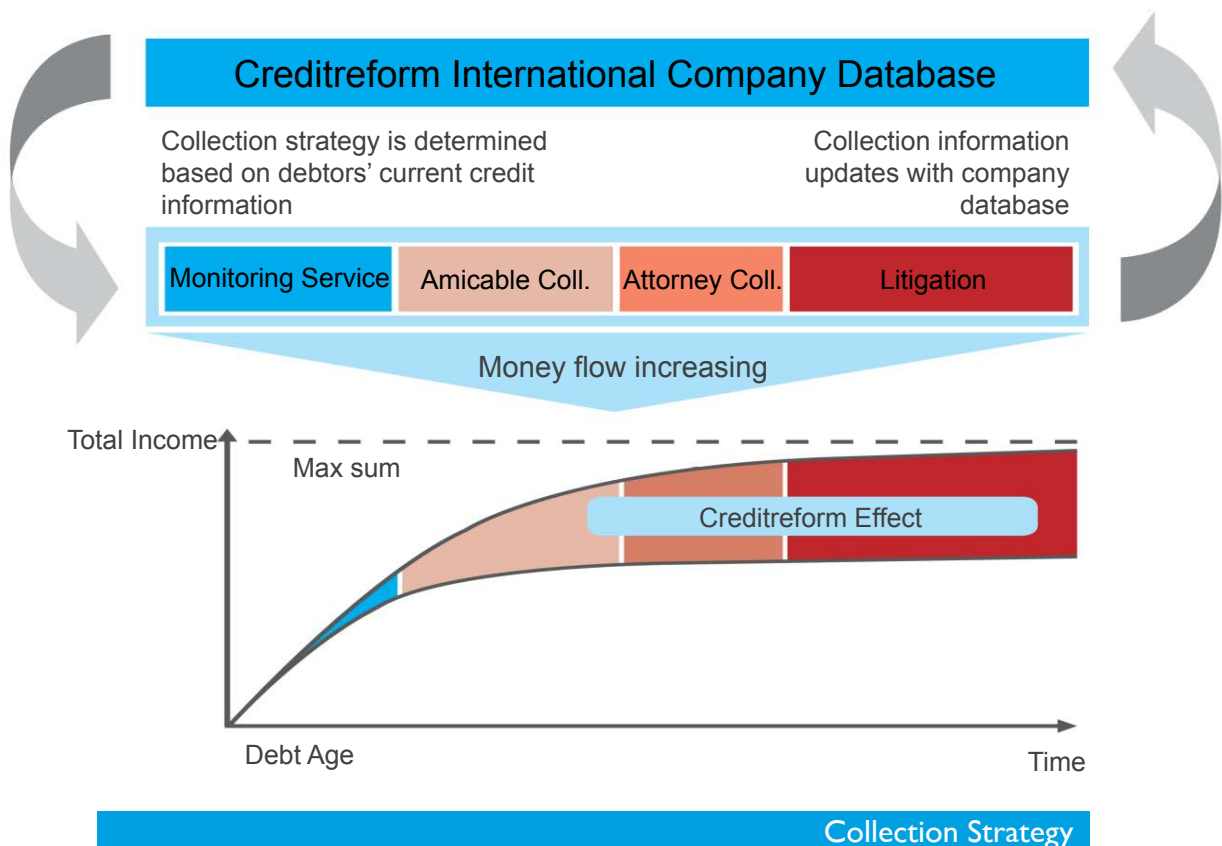


PRACTICAL COLLECTION STRATEGIES

Creditreform's time-tested procedures and proven collection strategies have enabled us to recover moneys for companies of every size and within every type of industry.

> Our Advantages

- » Highly trained and competent team of professionals
- » Multilingual capability
- » Sensitivity to local cultures and practices
- » Services cover more than 100 countries
- » Huge company database covers more than 70 million companies in 25 countries
- » Effective global collection network
- » Commitment to personalized service and client satisfaction
- » No collection, no fee



> Our collection principles:
Maintaining open communication with our client; preserving the relationship while resolving receivable problems; and achieving the highest possible return.



> Collection Procedures in China

» Placement of Accounts:

Claims can be placed by email or mail.

» Processing of Claims:

Upon receipt, each claim is carefully reviewed to determine if additional information is required or if there are specific instructions. Within 48 hours, following acceptance of the claim, an acknowledgment will be sent to the client.

» Conducting a due diligence on the debtor:

Primary Background Check: Initially the debtor's background is reviewed in order to determine legal composition and current operational status.

Advanced investigation: If necessary or specifically indicated, an advanced investigation is performed in order to establish the debtor's financial capability and determine if the debtor is judgment proof.

» Collection Action:

Establishes the debtor's willingness and capacity to repay the just debt. Collection efforts continue until the case is settled. During the collection process, regular reports on case development are sent to the client.

» Litigation:

If a lawsuit is appropriate to effect collection, our attorneys will recommend a lawsuit. This will proceed only with express prior approval of the client. In China, a lawsuit is often effective. Debtor's fear of court action by a local party is often sufficient to encourage a resolution.

» Civil Process in China:

Upon authorization and receipt of POA and Affidavit from the client, we will file the case with the appropriate Chinese Court. Once the court has accepted the case, a summons will be issued and the debtor served. This process will normally take a business week.

Courts normally schedule a first hearing within one month of the filing of a lawsuit. Chinese courts often recommend a negotiated private settlement between parties as a first course. If both parties fail to take advantage of a negotiated settlement, the case will go forward to judgment. If the legal mediation during the first hearing is successful, the court will issue its decision.

» Post-Judgment Remedy:

Once a court judgment is received, we will move to enforce judgment. Value to the debtor may consist of monies owed, seizure of bank accounts, property seizure or transfer of rights.

» Recovery:

If recovery is in Chinese currency, our attorneys will obtain appropriate approvals from the Chinese State Administration of Foreign Exchange (SAFE), to repatriate funds to the foreign client.

» Closing Accounts:

If the client value has been recovered, or the case has been determined uncollectible, we will close the case. A formal closing letter will be sent to the client within a week following closure.



CUSTOMER ORIENTATED

Every customer has a team of experts behind them to ensure professionalism and personalized customer support.

> Customer Support

Creditreform's business is based on customer relationships and achieving results for our clients. We always assign a Client Representative for each client. You can easily reach Creditreform's representatives for answers to your questions.

> Online Support

Clients can log onto our online system to view actual activity on each account, check claim status, communicate directly with our collectors.



CREDITREFORM IN CHINA



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