

Check and be safe or trust and be sorry?

Who can guarantee me maximum
planning reliability with minimum risk?

Am I solvent at the moment?

Can I calculate my risks?

Can you buy experience? How do I get an overview of my
accounts receivable?

How can I benefit from others'
experience?

KG EOS Holding GmbH & Co
Steindamm 71 • 20099 Hamburg
Germany
Phone: +49 (0)40 25 32 86 57
Fax: +49 (0)40 25 32 86 58
www.eos-solutions.com

The right decision

Success through focus and understanding

Your partner for financial solutions



Tea?

Coffee?

Life is filled with
decisions. We help you
make the right one.

Whether to start the day with tea or coffee is certainly one of the simpler questions you face. But life also presents us with decisions that have far-reaching consequences. For these you want to think rationally rather than relying on gut instinct.

However you decide on important issues, you base your decision on your own personal experience and current knowledge. Of course, there will also be factors over which you have no control, which does not make your decision any easier.

We at EOS know how important it can be to have the right answer to critical questions. As one of the leading providers of financial services operating at international level, EOS has some 3,000 employees making decisions for our customers around the world every day.

We base our decisions on decades of experience in information, arrears and receivables management in a wide range of sectors. We put ourselves in your place, facing challenges alongside you and anticipating and solving problems before they arise. We do this with an extensive range of services, with focus and understanding, and in a growing number of countries worldwide.

Make your decision easy – with EOS.



Where do I find a partner who really understands me?

Check and be safe or trust and be sorry?

How can I recognize quality?

Is good advice expensive?

Do we speak the same language?

Which partner consistently pursues my goals?

Can you buy experience?

Does my partner keep his promises?

Are my goals realistic?

Success? Sure, but at any price?

Will I get support internationally too?

Where can I find flexibility coupled with dependability?

Everything under one roof. The EOS Group.

More than 30 operational companies in an ever-growing number of countries, some 3,000 employees world-wide and more than 20,000 stable customer relationships speak a clear message – the EOS Group as part of the OTTO Group is extremely well placed internationally to take on the challenges of globalized markets.

New thinking demands new structures.

The EOS Group has experienced strong growth in recent years. Newly established businesses, acquisitions and the enlargement of our product portfolio have brought about fundamental changes in our company. At the same time we have entered new markets. The Group has a new organizational structure and has assigned new responsibilities in order to meet future challenges. These are all measures designed to achieve the most effective strategic orientation for the Group, for the benefit of our client. You can make use of our extensive know-how as well as having access to specialist knowledge – in whatever form you require it.

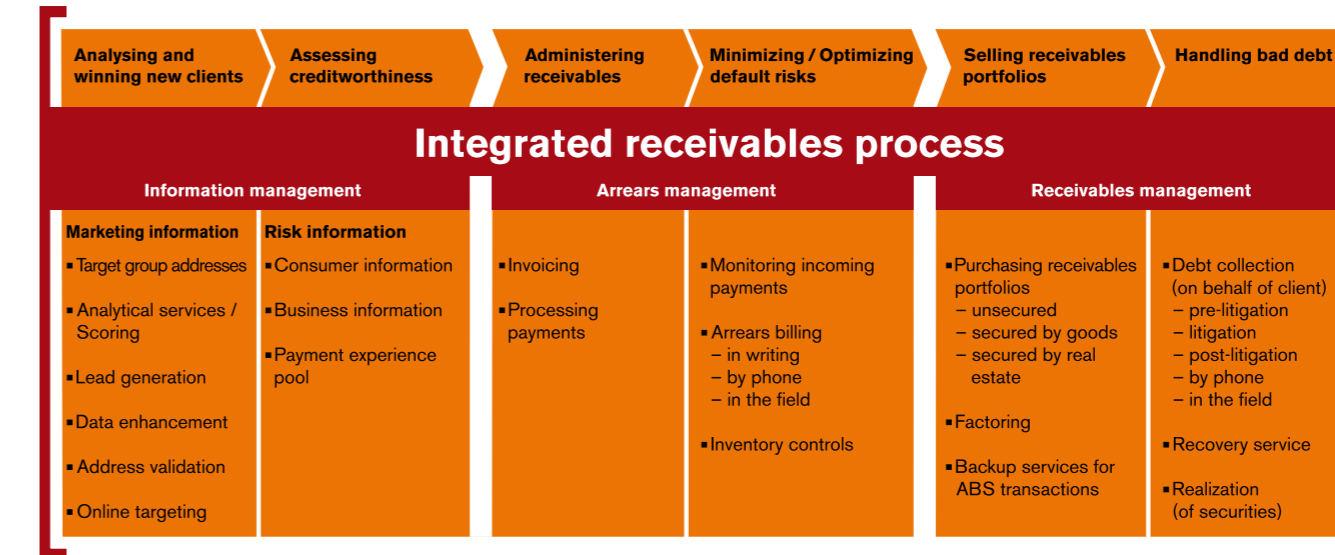
Precision in the details, perfection overall

At EOS, effective receivables management means thinking about the big picture. So we look at the entire cash flow in a business and optimize it at all relevant points. This integrated approach applies to information management just as it does to arrears management and debt collection. Our employees know how to deal with the details, as well as being able to see the bigger picture. How can I find the right customers? What is the risk that I won't be paid? Who will provide professional help if receivables are not paid? No matter what questions our customers have, we always have the answers.

**'Coming together is a beginning;
keeping together is progress;
working together is success.'**

Henry Ford (1863–1947), US industrial magnate

The EOS Business Model, a concept for the future.



The principle of an integrated receivables process

Information management begins with the acquisition of new customers. Detailed marketing information helps you to identify target groups and provides you with valid address details. However, before you start doing business with someone, you should know the risks involved and find out about your potential clients. EOS delivers reliable, effective information.

Do you wish you could keep your mind free to concentrate on your core competence? EOS arrears management takes care of outstanding receivables for you and monitors incoming payments. Or you can find support through our arrears billing system, which pursues your receivables in writing, on the telephone or in the field. With our help you can minimize your risk of bad debts and optimize your cash flow.

Professional receivables management from EOS helps you maintain stable customer relationships even when selling receivables and during sensitive debt collection processes. We will assist you with pre-litigation, judicial and post-litigation debt collection – in writing, on the telephone and in the field. We make sure that you can count on your receivables.

The EOS business model outlines an integrated approach to financial management that optimizes a company's entire credit system. With this approach, we can take care of cash flow throughout the whole system. As a result, our clients' business processes are improved with lasting effect.

Close to the customer – service provider and partner.

A partnership that runs smoothly frees up space for yourself. The companies of the EOS Group combine specialized know-how with relevant technologies and cutting-edge tools. Our goal is to be your long-term partner for professional financial services.

Partnership against the backdrop of globalization

Founded in 1974 as Deutscher Inkasso-Dienst in Hamburg, the EOS Group is today one of the leading international businesses for financial services outside the regulated bank and insurance industries. Our growth is a logical consequence of the developments seen over recent years. Many of our clients have positioned themselves to do business beyond the borders of their home countries, throughout Europe and the rest of the world. As a responsible partner, we take this development into account and respond accordingly. Now represented in an increasing number of countries around the world, EOS has a local presence wherever our services are needed.

Responsibility as a principle

A successful customer relationship depends on two essential elements – mutual understanding in personal interactions and focus on the matter in hand. We are interested not only in the goal but in the right way to get there. We are cooperative whenever possible and firm where necessary. After all, we care about more than just figures. The way we work has a crucial effect on an equally valuable and sensitive asset – your customer relationships.

**'By far the best proof
is experience.'**

Sir Francis Bacon (1561–1626),
British statesman and philosopher



Quality has many facets

It is difficult to express the quality of relationships in figures. Reputability and reliability are undoubtedly basic prerequisites for successfully managing the complex processes of financial services. But another aspect of our quality standards is our realistic pricing policy.

Unlike many of our competitors, we do not fall into the trap of dumping our services on markets at dubious low prices. Instead, we focus on sustainability. You can be sure that our offers are reasonable and fair. We are convinced that high quality standards will always hold greater prospects for success than misdirected price competition.

Hand over responsibility, gain flexibility

Our customers place an important success factor in our competent hands and gain a great deal of flexibility in return. They are once again free to concentrate on their core competencies and make best use of their resources. We establish a relationship in which each contributes what he does best. In other words, a successful partnership.



How can I improve the quality of relevant information?

Can I lower my risks?

How reliable is my information?

How do I find my target customers?

Is this order worth it for me?

Can my customer pay?

Who can give me the information I need for my decision?

How can I profit from others' experience?



Knowledge – the deciding factor. Make use of our professional information management.

If you want to acquire new customers, you need reliable data and addresses. Our marketing information is guaranteed to provide this since not every business relationship is worth pursuing. If you would like to know whether prospective customers are capable of meeting their financial obligations, you have a way of finding out for sure – with EOS information management.

Information is the basis for decisions

No one would advise you to buy the proverbial pig in a poke. Nevertheless, companies are routinely taken by surprise by defaulting or insolvent customers. Not even a full order book can help them then. When business partners use your services without being able to pay for them, it is very hard to know what to do.

EOS supports you with detailed marketing information and the highly effective instruments of risk management – before the situation becomes critical. Whether you're dealing with potential or existing business partners, new customers or target groups, the information is there before you make a decision.

We provide high-quality information

Not all information is equally useful. Information varies in terms of volume, how up-to-date it is and how complete it is. What good is a large volume of target

group addresses when most of them are out of date? EOS information management guarantees reliable, up-to-date information.

Identifying problems, sharing experience

The EOS payment experience pool offers relevant information for credit management in companies of any size. The idea is both simple and effective. Every participating company contributes its payment experiences with business partners to a shared data pool. In return, the company has access to the anonymized data of other participants. The information is up-to-date, extensive and complies with data protection legislation.

This saves you time-consuming research and analysis and protects you from financial damage. EOS information management – so you can keep your mind on what's important: your decisions.

Maximum knowledge, minimum risk: Your benefits

- You are always well informed: EOS provides you with marketing information and risk information at the right time.
- You can put your resources to better use: You concentrate on your core competence and save time and money.
- You make your risks calculable: Information about companies and private individuals provides certainty.

Details about EOS information management can be found at www.eos-solutions.com/Informationsmanagement

How do I find my target customers?

Is this order worth it for me?

Can my customer pay?

Who can give me the information I need for my decision?

How can I profit from others' experience?



How can I sensibly relieve pressure on my bookkeeping department?

What tone should I use with my customer?

Am I solvent at the moment?

When do I have to start sending invoice reminders?

Has my customer already paid?

Who takes care of my bookkeeping?

How can I get an overview of my accounts receivable?

How can I spare myself unpleasant phone calls?

Do I have to understand this?



It all adds up. Benefit from EOS arrears management.

A company's liquidity is closely coupled to professional arrears and accounting systems. This is where the stage is set for determining whether and when incoming payments are expected. With EOS arrears management you gain financial flexibility, certainty, and time for what you do best – your business.

Using resources effectively

The arrears billing and accounting systems of small and medium-sized companies quickly run up against their limitations. This can lead to bad debts. But large companies too could avoid shortfalls caused by unpaid receivables – by placing their trust in the extensive know-how of specialists instead of continually investing in personnel and material costs.

How to maintain an overview

Arrears management covers all tasks carried out by an accounting system. These include all activities that have a positive influence on payment practices, from invoicing to due date monitoring to arrears billing.

In addition, we also carry out inventory checks on behalf of automotive companies or their banks. We check the presence and condition of pre-financed vehicles, goods on consignment or warehouse stocks in order to prevent any loss on interest.

More transparency, more predictability

EOS arrears management brings transparency to your accounting, helps secure liquidity in the long term and improves planning for corporate decision-making. And all at a fair price. You can then focus all your competencies

and resources on the future development of your business.

Count on it: Your benefits

- You set new priorities:
You relieve pressure on your bookkeeping department and gain in terms of flexibility and effectiveness.
- You gain certainty:
Your invoices are reliably and professionally managed and monitored.
- You save time:
The automated handling by EOS relieves you of work and keeps you up to date at all times.

Details about EOS arrears management can be found at www.eos-solutions.com/Debitorenmanagement

Has my customer already paid?

Who takes care of my bookkeeping?

How can I get an overview of my accounts receivable?

How can I spare myself unpleasant phone calls?

Do I have to understand this?



Will I be solvent tomorrow too?

How careful do I have to be?

What is a normal level of bad debt?

How reputable are debt collection services?

How do I achieve maximum planning reliability with minimum risk?

When do I have to write off my receivables?

Who will help me if my foreign customer doesn't pay?

What's the advantage of factoring?

How can I create some financial flexibility?

When should I sell my receivables?



Complexity made simple Place your trust in EOS receivables management.

Balance sheets today are increasingly showing a high percentage of accounts receivable. More and more companies are struggling and some even see their existence threatened. An effective solution is EOS receivables management.

Competent support in critical situations

Factors such as bad payment practices and the high number of personal and corporate bankruptcies intensify the problem of outstanding debts. For many companies, dealing with those debts is not part of their core business. This is where EOS can help. We have experience in a wide range of industries and our solutions for all areas of receivables management are equally effective in regional markets and at international level.

Receivables are business relationships

Debt collection and the sale of receivables are much more complex than they appear at first glance. After all, behind every receivable there is a business relationship and customers that you want to retain.

Not only does EOS have unrivalled processing software for effective receivables management – our experienced employees are sensitive to complex situations and focus on cooperation. They know that a customer who is unable to pay today may turn out to be a promising business partner again in the future.

A decision in favour of greater business flexibility

You can't go wrong with EOS receivables management. We will buy your non-performing receivables, regardless of whether a reminder has been sent and whether the receivables have been judicially established or enforced. With our factoring solution, we will take over your outstanding receivables for completed goods deliveries or services provided. We will also be happy to help you with asset-backed securities transactions.

For us, debt collection means approaching the defaulting customer and taking the appropriate action for the situation, whether on the phone, in writing or in the field. We support

our clients by acting on their behalf in pre-litigation, judicial and post-litigation debt collection. No matter what shape our support takes, our services will free up resources and give you greater flexibility in your business.

Great assurance: Your benefits

- You secure competitive advantages: With EOS receivables management you improve your liquidity and can reach your goals faster.
- You gain flexibility: You can look after your core competencies and put your trust in the experience of qualified employees.
- You benefit from our professionalism: EOS receivables management uses highly effective, specialized software solutions.

Details about EOS receivables management can be found at www.eos-solutions.com/Forderungsmanagement

Will I be solvent tomorrow too?

How careful do I have to be?

What is a normal level of bad debt?

How do I achieve maximum planning reliability with minimum risk?

Who will help me if my foreign customer doesn't pay?

How can I create some financial flexibility?

Thinking about the future today. Future prospects.

Today our customers around the world benefit from our effective organizational structure and visionary business strategy. We have accomplished a lot: EOS has developed from a national company into an international corporation. We have also made decisions that will ensure long-term success for our clients.

Think global, act local

International organizations require a different business structure from national organizations. In order to handle the specific market situations in different economic zones, the EOS Group is organized into four operational regions, Germany, Western Europe, Eastern Europe and the USA.

Regional orientation is very important in our business. It means that we meet our clients on an equal footing, which includes detailed knowledge of local business and an ability to communicate in the local language. Our structure also means that the activities of our internationally active customers can be managed centrally. Only those who know the market inside out are in a position to offer their clients a service tailored precisely to their requirements.

Accomplish more together

Our business model pursues an integrated approach and optimizes a company's entire credit management system. The integrated receivables process, which is already in high demand in Germany, is being used as a role model for many of our growth markets. This is one of our key strengths: the close integration of different services within the EOS Group enhances both service and quality – for the benefit of our customers.



**'A pessimist sees the difficulty
in every opportunity;
an optimist sees the opportunity
in every difficulty.'**

Sir Winston Spencer Churchill (1874-1965),
British statesman

Together with our clients we want to continue developing the potential at international level. Whether we accompany our clients to a new country or work through intermediaries there to contact local clients, our quality standards go with us – we see them as both a promise and an obligation.

New responses to new challenges

We talk and listen intently to our contacts in all countries where the companies of the EOS Group are represented. By this means we ensure that our product innovations meet the needs of our customers – both in markets where we are already active and in markets we want to enter together with our clients.

Our decisions set the stage for future developments. We combine our corporate activities with enhanced benefits for our customers – to make it easy for you and all potential partners to make the decision in favour of EOS.

When did you last
make a decision
that was this easy?

EOS. Financial services with focus and understanding.

The EOS companies

Your partner for financial solutions

