



## **Processing guarantee**

- We will guarantee same-day despatch of the 'EOS KSI Reminder & Legitimation' for all new contracts received before 2.00 p.m.
- Providing they can be reached, we will contact every single one of your defaulting customers by telephone within 5–7 days of receiving the first contract.
- All mail received prior to 11.00 a.m. will be submitted for electronic processing on the same day.
- During the pre-legal and legal reminder phase, we will process all incoming mail by 3.00 p.m. at the latest on the day of receipt.
- On regular work days, we will respond to any enquiry within 24 hours, irrespective of whether it is submitted by telephone, e-mail or letter. Our initial reaction may not be conclusive or may not yet include all the required information.

## **Guarantee of availability**

- We are at your service from Mondays through Fridays between 7.00 a.m. and 6.00 p.m. and between 8.00 a.m. and 5.00 p.m. on those public holidays that are not standard throughout Germany!
- We accept at least 90% of all incoming calls within eleven seconds. In the event that your contact is, exceptionally, not available, we will ensure that your call is returned immediately – by a qualified administrator and within four hours.

## **Guarantee of payment of escrow monies**

- We will ensure daily settlement of all incoming escrow amounts and payment notifications by 1.00 p.m. at the latest.
- We will pay out all processed escrow amounts by 3.00 p.m. on the same day.

## **Guarantee of individual service**

- We will, of course, process all of your orders in compliance with your specifications and requirements.
- We always take all of the circumstances of each individual case into account for all contracts – amount and attributes of the receivable, legal parties, announced and actual objections, complexity, and legal aspects.



## **Guarantee of statutory compliance**

- All of our activities are, of course, compliant with all applicable statutes and legislation.
- We observe the German Data Protection Act. We attach utmost importance to the protection and security of data.
- We bill our services in accordance with legal specifications (Sections 366, 367 of the German Civil Code [BGB]).
- We are aware of, and tailor our actions to, our obligation to minimize damages (Section 254 BGB).
- We naturally comply with the German Legal Services Act (RDG): Since we are directly responsible for filing applications for payment orders, any fees relating to court default actions are determined by the legally stipulated flat rates. Defaulting customers only incur (more expensive) lawyers' fees if there are justified reasons that necessitate the appointment of a lawyer to handle a case. This instance is also subject to our obligation to minimize damages.

## **Guarantee of competence**

- We do not rest on the laurels of what we have achieved. On the contrary, we provide a comprehensive range of (mandatory) training and educational schemes to ensure the ongoing competence – and with it, the processing quality – of our staff.
- Some 70% of our employees are already COC-certified 'experts for modern receivables management'.
- 90% of our executives are 'registered individuals' as defined in Section 10 RDG. They are entered in the legal services register ([www.rechtsdienstleistungsregister.de](http://www.rechtsdienstleistungsregister.de)).

## **Guarantee of advisory competence**

- We will take the time to explain all apparent risk factors to you and will help you to make assessments and reach decisions.
- We will happily provide you with individual and comprehensive advice to help you make secure and well-founded decisions.

## **Guaranteed use of the very latest systems**

- We perform daily updates of our live systems, link technologies and information systems.

## **Guarantee of availability and transparency**

- The availability of our live systems is almost 99.9%.
- We issue informative monthly reports by the 10th of the following month.



## **Guarantee of quality**

- We undergo a supervisory audit each year, which is performed by TÜV Rheinland Cert GmbH in compliance with DIN EN ISO 9000:2001.
- We commission IPSOS Loyalty, an impartial market research institute, to perform a survey of the satisfaction of our customers every 18 months.

## **And if you are not satisfied?**

- We strive to learn, to become even better. The responsible executive will get in touch with you within one working day. We will then clarify any outstanding issues within seven days at the most.