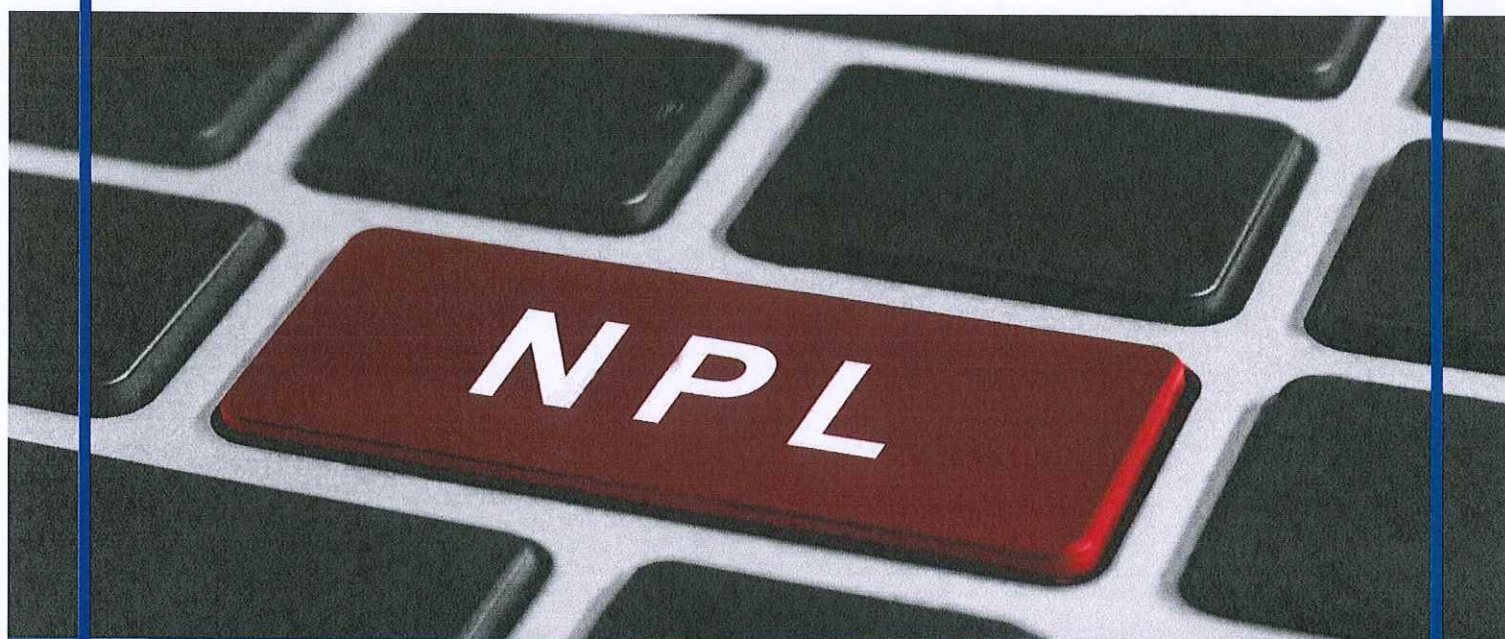




**“Trustworthiness, professionalism
and experience in the
extrajudicial debt collection”**





RS SERVIZI Srl was born in 2000, originating from the synergistic work of professionals with long-standing experience in debt collection management and business advice services. We operate on the whole national territory thanks to a widespread network of home officials coordinated and supported by internal personnel. We have chosen to stand out working towards the quality of the service we offer and the professionalism of our internal operators and collection agents, who allow us to constantly achieve important goals and high indications – in terms of percentage – of debts collected. Through the activities of Phone and Home Collection, we deal with a variety of financial products (consumer credit, personal loans, credit cards, revolving credit, uncovered positions in banking, car leasing and capital goods, bank loans) working at the service of credit institutions, financial companies, leasing societies and firms. Our strong suit is represented by our administrative personnel, always motivated, by our network of collection agents, one-firm and long-time integrated in our structure, extremely qualified, and by our phone collection operators, knowledgeable and constantly up-to-date with all the aspects that concern their field (privacy, ethics code, UNIREC's good practices and recovery techniques). A constant and progressive strengthening, both structural and technological, has determined the consolidation of a dynamic and well-advanced working reality.

Who we are

RS
SERVIZI srl

debt



We are committed to combine profitability and competitiveness with all due respect to professional ethics, sector laws and relative legislation as regards job, safety and privacy. In accordance with these values and duties, together with the main sector-based associations, in 2015 we have adhered to the **Code of Conduct Unirec 2.0** for the procedures in credit management and safeguard. Moreover, we manage sensitive information in the respect of a specific **Code of professional ethics and good practice in data treatment** which represents the instrument for the display and the implementation of our company's professional ethics principles. Besides expressing the values by which our company is inspired, it specifies the expected behaviors in the relationships with clients, colleagues, partners, public authorities and service providers.

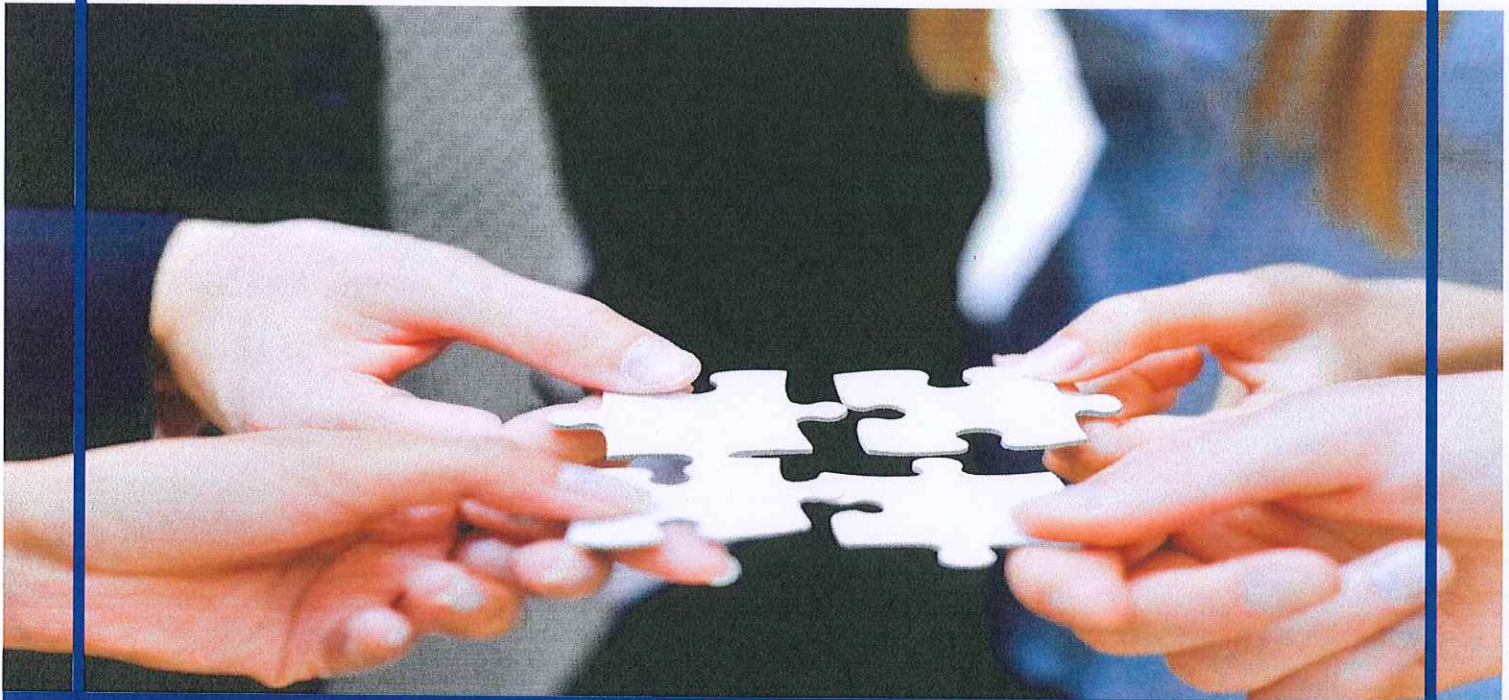
fairness
capacity
originality
responsibility
credit
honesty
expertise
respect
trust

Code of Ethics

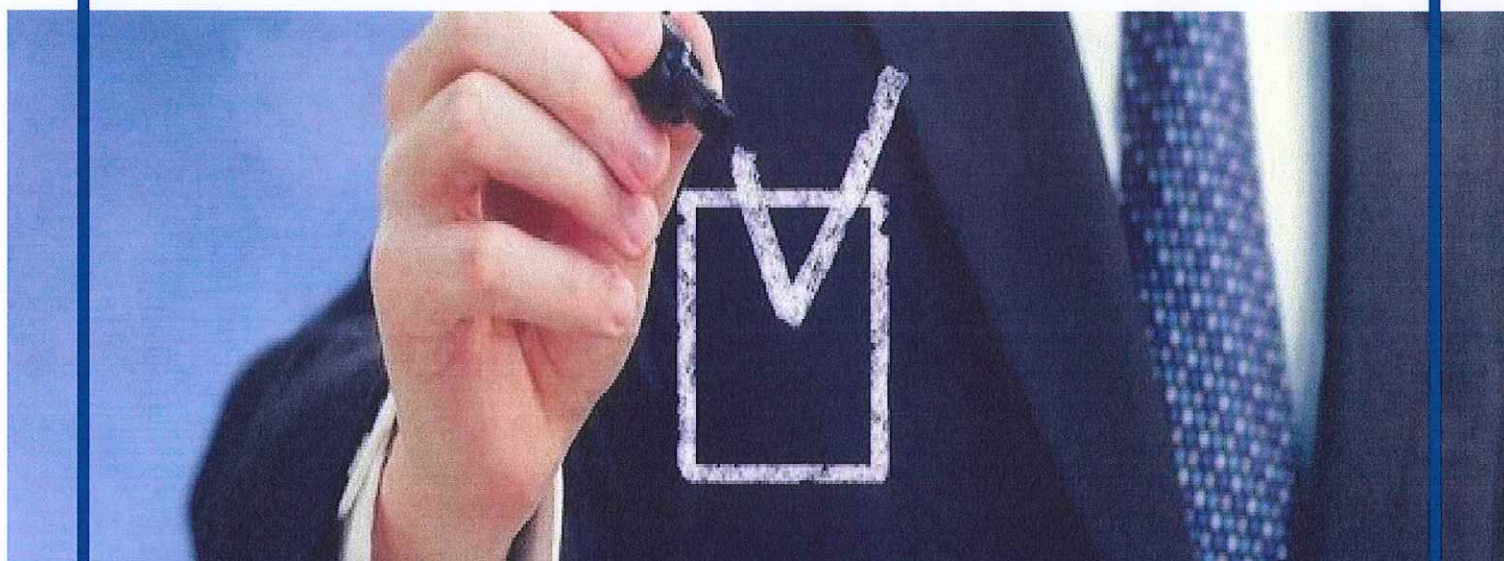




Our mission is to pursue ambitious goals in order to stand out in every challenge and make available to our clients quick and efficient instruments for the management of their own credits. Our main goal is to transform in current assets, in the shortest possible time, non-performing loans, without compromising the relationship with our client, and to simplify the workload of customer companies' internal structures.



Goals



HOME COLLECTION

Home collection is an activity capable of creating huge advantages tied mainly to reduction in terms of expense and speed in terms of achievements. It consists of an operation which is much more steadfast than phone collection since it is directed towards the collection of unpaid debts at the debtor's domicile and it is carried out through a de visu consultancy that allows to reach regularization of the controversy while reckoning with the actual conditions of the defaulter through the assessment of their true situation (refusal, impossibility, willingness towards resolution) and the verification of collection feasibility, in full compliance with the demands of the client. Home collection represents our first and fundamental service among those we offer. Our collection network consists of an exclusive structure made up by one-firm and long-time integrated operators, strictly qualified and up-to-date with the adaptation to privacy and professional ethics standards. Our collection agents carry out an activity which can never be considered as a simple task of impersonal debt collection, since they represent the best experts and specialists in terms of credit safeguard, both in legal and accounting field and in all that regards experience and competence in the psychological evaluation of the debtor, also thanks to the constant attendance at refresher courses organized by UNIREC and EBITEC.



Services

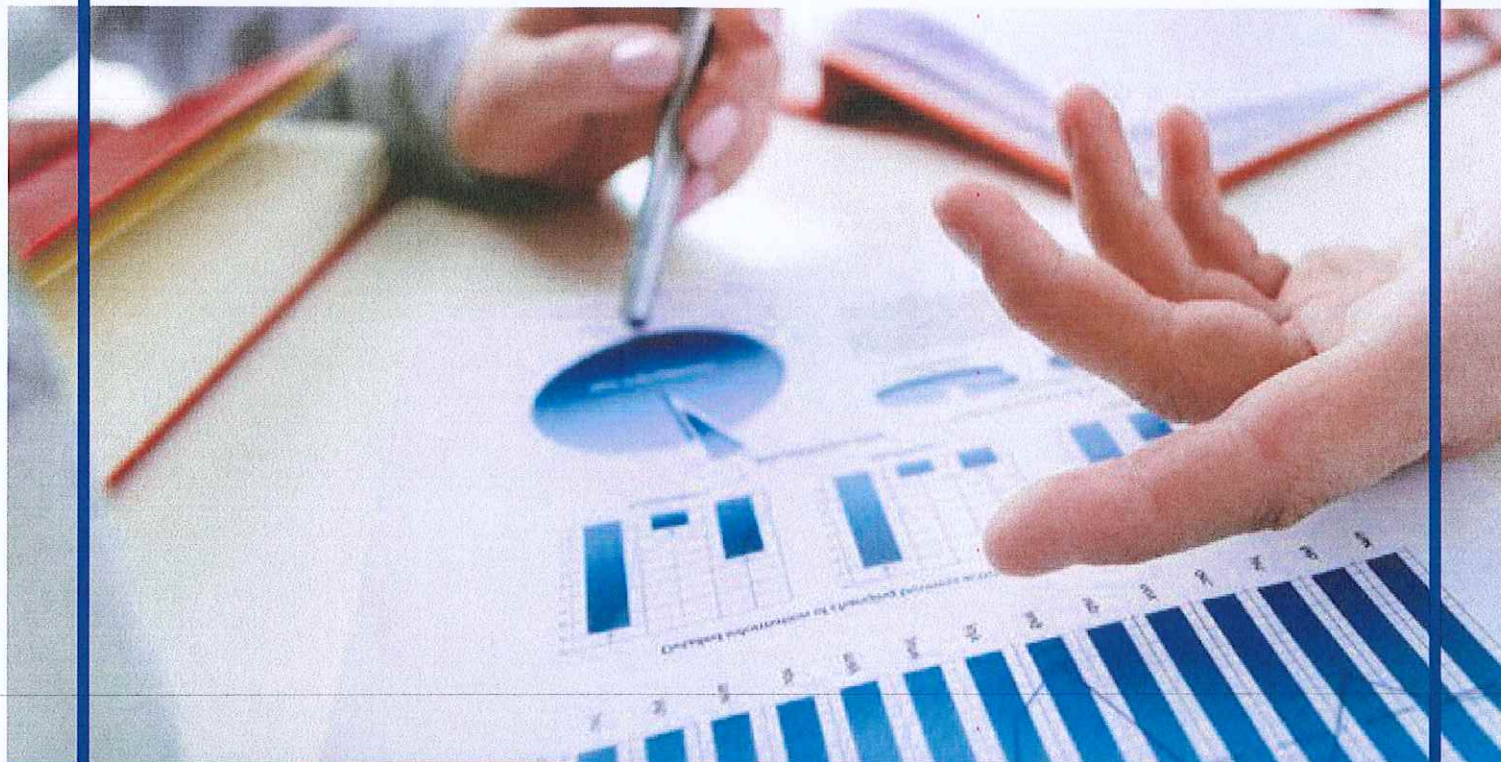


PHONE MANAGEMENT AFTER DEBT COLLECTION

Phone collection is a strictly internal structure, with highly specialized personnel in terms of phone management of particularly complicated positions, with a pre-legal intervention that consists of an activity of formal notice and subsequent phone contact. We have always considered as one of the bedrocks of our company the refusal of adapting to call center mentality, never relying on external servicers, since our main goal is to provide a distinctive service aimed at the achievement of the highest qualitative - not quantitative - level. Thanks to the strict observance of this prerogative, our company has placed itself, over the years, at the top levels of financial debt management and collection, becoming an example and a warranty of quality in the fulfillment and detailed supervision of every single position entrusted to our Phone collection service. Internal personnel is highly qualified in its specific fields and in terms of focusing on the methods suitable for each type of debt.



Services



TRACE SERVICE AND BUSINESS REPORTS

Thanks to the development of forefront information technologies, we have the possibility of having access to the most reliable databases in order to provide, when requested, trace services and business reports.



Services





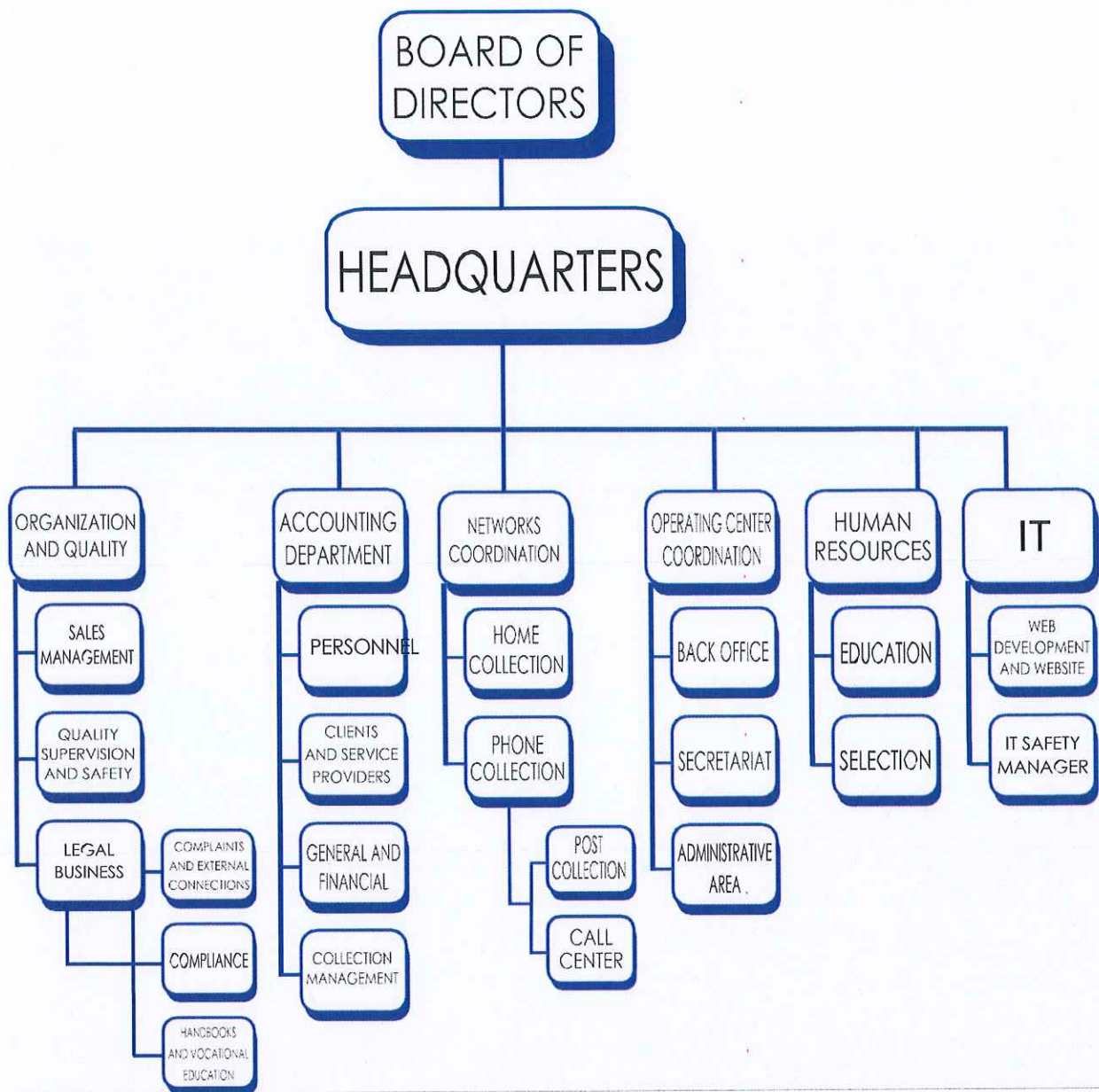
Being operative on the whole national territory (especially in Tuscany, Umbria, Marche, Lazio, Abruzzo, Molise), we are available for arranging with our clients the best strategy to realize our company's goals, since we are provided with pliable organization skills, in accordance both with the number of contracts and with the duration of their management..



Efficiency

RS
SERVIZI srl





Company Organization



Nel corso Over the years we have specialized in the management of
prodotti banking and financial products, acquiring the loyalty of the
ed infine main Italian groups.



Partners



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