



Pursue your business carefree

EOS Nederland B.V.

With head and heart in finance





There are oceans of opportunities out there: with EOS Nederland

An overview of our services:

- Information management
- Arrears management
- Purchasing receivables portfolios
- Debt collection
- Field Services

Our competence is your cash flow

The liberalization of markets has increased the opportunities for small and medium-sized companies. At the same time, however, they are having to reckon with turbulence from other areas, as the number of private and institutional debtors is gradient while the general standard of payment behaviour is getting worse. This trend is increasingly being felt by large companies, too. Maintaining cash flow in a sustainable way is time-consuming, labour-intensive and costly. This can in turn easily affect a key success factor: your customer relationships.

EOS Nederland secures more than your cash flow

In this situation, EOS Nederland's professional credit management is your helping hand. We represent your interests with the necessary focus and never lose sight of the value of your business relationships. Benefit from individual solutions and flexibility, and use the obtained possibilities to pursue your core activities.

Success is teamwork – and the result of focus and understanding

EOS Nederland finds the individual solution

Debtors are customers too. Outstanding receivables, however, should not burden your business relationships. Our employees are experienced specialists and know what their options are in dealing with defaulting customers. They use both assertiveness and tact to achieve good results for you in person-to-person dialogue: with focus and understanding.



Proper debt collection handling guaranteed

EOS Nederland B.V. is a member of the Dutch Association of Collection Agencies (Nederlandse Vereniging van Incasso-ondernemingen). The NVI has 30 licensed members.

The members of the NVI are subjected to stringent standards regarding quality, professionalism and fairness towards clients and debtors as well as proper and transparent handling. As a member of the NVI, EOS Nederland is a reliable and competent partner that you can rely on.



Keeping the right course. Arrears management at EOS Nederland



A summary of your benefits:

- Lower costs and more time for your core business
- Greater flexibility thanks to uninterrupted cash flows
- High quality benchmarks thanks to independent experts

Working pro-active, preventing the loss of bad debt

While large companies have to invest a lot of time and money in their arrears billing and accounting, small and medium-sized firms can quickly come up against their limits in this area. But all companies, whatever their size, find themselves confronted with bad debt losses from time to time. If you have your debtors monitored by EOS Nederland, you will be ensuring continuous cash flows for yourself while reducing your costs. If payments are still not received, we take action in consultation with you before it is too late: by telephone, in writing or personally on site.

EOS Nederland's arrears management begins long before debts are recovered. By using our services you will safeguard the future payment of your receivables as soon as invoicing and the tracking of payment dates have been completed.

In order to safeguard our quality standards, we are audited regularly by an accountancy firm. That's because to us, trust is more than just a feeling; it's the result of our day-to-day work. That's continuity that you can rely on.



Performance is our objective. Debt collection at EOS Nederland

Behind every debt lies a personal story

We see dialogue as the key to achieving exceptional results. Our many years of experience in out-of-court debt collection have taught us that behind every case there are people with a story. We make contact with them and try to ensure that the receivables are paid back in full as quickly as possible.

Alternatively, we negotiate the best solution for you and your customer and agree on reasonable part-payments. Even for high-risk groups with poor payment practice, this individual procedure in out-of-court debt collection brings an above-average success rate – and often averts total losses.

We keep on course – focused on the task at hand, understanding in our attitude.

Our customers can track the progress of their debt-collection operations on our website: www.eos-nederland.com. Secure and up-to-date 24/7 – our userfriendly system offers transparency and efficiency.



When we're working for you, no distance is too great. EOS Field Services Nederland

Personal visits bring high success rate

Experience, tact and diplomacy are indispensable when visiting debtors with a view to on-site debt collection. EOS Field Services Nederland is a division of EOS Nederland and your specialist partner when it comes to recovering unsettled amounts or lease or loan instalments directly on customers' premises and, if necessary, instituting further action.

Far more than just debt recovery: an overview of our services

■ **On-site debt collection**

A timely, flexible and individual procedure for effectively complementing debt collection on a trustee basis

■ **Intervention**

Timely active involvement in the event of defaulted loan and lease agreements to support your in-house arrears billing department

■ **Recovery service for property and goods**

Quick recovery and exploitation if your customer becomes insolvent

■ **Inventory monitoring and stock audits**

Examination of goods on sale or return and inventories, as well as of pre-financed vehicles, examination of leased objects and, if necessary, clarification of their whereabouts

■ **Research**

Obtaining comprehensive information about your customer's environment

Regardless of whether the contracts have been terminated or are non-performing but set for continuation, EOS Field Services will always help you – either as a partner for debt collection on a trustee basis or, if intervention for existing contracts was timely, as a stand-alone service.

Made-to-measure for your requirements

In addition, we are affiliated to the international EOS Field Services network with offices in Germany and Spain, meaning that we can also operate for you across borders.

A summary of your benefits:

- High success rates thanks to personal contact on-site
- Individual, understanding and focused, even in difficult cases
- Combination with other EOS Nederland services as a one-stop shop
- International network with EOS Field Services Germany and Spain





We're part of a strong community: the EOS Group

Concentrated know-how in financial services

Think global, act local: this is the principle by which EOS Nederland works. We combine our regional strength on the Dutch market with the EOS Group's highly specialized international network. We use the pooled knowledge of more than 30 operating companies in Europe and the USA in the interests of our clients. Around the world, more than 20,000 companies from every conceivable sector put their faith in the services of the EOS Group.

Sharing responsibility, achieving common goals

A successful partnership is based on the interplay of individual strengths. This applies to the EOS Group as well. Be it information management, arrears management or receivables management, every company brings its specific sector and country expertise into the network. Clients benefit from this. You can be sure that in every country where EOS is represented, you will be looked after by experts who know the particularities of your market and also bring international aspects into their work.

A summary of your benefits:

- Specific offerings for all phases of the customer relationship
- Many years of experience in the financial services sector
- Long-term security thanks to a strong network
- Pooled competence of specialist partner companies
- Regional strength and global presence as a service provider

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