



DWM – Dick Wolff Management
Industriestrasse 32 | 9495 Triesen
Fürstentum Liechtenstein

T+423 392 37 66 | F+423 392 37 69
www.dwm.li | info@dwm.li

Welcome to DWM

DWM was founded in 2000 and has been working successfully in international debt collection ever since. We work with experienced debt collection companies, lawyers and credit agencies across the globe and guarantee you a capable, professional processing of your order within the law.

Our partner company IB Score AG (www.ibscore.li) is specialised in debt collection in Switzerland and the Principality of Liechtenstein. You can also submit your debts for these two countries to info@ibscore.li.



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Philosophy

Are you owed outstanding debts in several countries? With us by your side as your debt collection agency you have a contact person for information and debts worldwide!

We act as a **link between you and our partners** who in turn are in contact with your debtors. We look after the processing of your cases and take over the communication between all those involved. We pass on the current circumstances, clear up open questions, collect information, tell you about further options and, most importantly, **we receive the sums which have been collected from our partners and send your money safely to your account along with a detailed invoice!**



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Partners & Network

We have built up our network over many year. Our partners work across the globe and are specialists who use reputable, legal debt collection methods, deliver regular updates and reliably send all collected money on to us.

You can of course find a list of solutions for your debts abroad using a quick online search. A nice website with good sales arguments does not tell you anything about standards, reliability and quality, however.



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Services

We offer a wide variety of services based on our many years of experience in partnership with a professional, international network of partners.

Our specialist areas include international debt collection (carried out locally), determining places of residence, credit rating information and purchasing outstanding debts. **We guarantee quick, transparent and professional processing based on legal methods which conform to law for all of our services.**



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International debt collection carried out locally

Hardly anyone reacts to warnings from abroad anymore and we know from years of experience that debt collection is most effective when it is carried out locally.

This has many advantages:

- Communication difficulties are minimised
- Familiarity with laws, norms and customs
- Cooperation with national credit protection agencies
- Processing is made easier

Our partners contact the debtors in their own languages meaning that communication difficulties can be ruled out. They know and follow the respective national law, norms and customs which guarantees respectable debt collection.



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Our partners can report negative payment history to the credit protection agencies in their own country, which can jeopardise the debtor's credit rating for a long time. The debtors can pay outstanding debts to our partners via a domestic transfer so complicated international transfers are not an excuse, particularly for smaller amounts.

We work under fair, success-orientated conditions and are happy to offer you advice. Contact us- we speak German, English, French and Dutch.



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Ordering

It is really very easy. You send us your order including any documents and after we have checked the information, the order is put into our system. Shortly afterwards, you will receive an order confirmation and then we pass on the case – **a few minutes later your debt will be with our partner abroad.**

Our partner takes over the processing and tries to arrange an out-of-court settlement with the debtor. You should therefore give us any known contact details so that making contact is easier and quicker.

We then keep you informed of further processing. You can follow your records online with DIWIS.



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Circumstances

Our local partner processes your debt and will inform us of any news. We enter this information into our system and it is then available for you to view through our online system DIWIS. We update this data 24 hours a day.

If an entry is missing, this does not mean that your debt is not being processed but that there are no important changes. We can get an update from the partner if you request. We usually receive the information about the current state of affairs within 24 hours, which we will then pass on to you via e-mail.



Judicial collection procedures

If all efforts to collect your debt out of court are unsuccessful, legal action can subsequently be commenced.

Usually the costs of judicial collection procedures are largely at the debtor's expense but must be paid in advance by the creditor. If the debtor is bankrupt then you have to not only accept that the debt is irrecoverable but you also have invested further costs which you can no longer claim back. It is therefore very important to check the likelihood of success beforehand. Under the service „Credit rating information“ we are happy to give you information about other possibilities.

For legal action, the documentation which proves your debt is very important. You will need to allow for translation costs for the documents, official certification and an apostille here. Our partners also need the appropriate power of attorney so that they can represent the creditor in court.

Our many years of experience have shown that working methods and, in particular, judicial collection procedures in other countries are different than those that one is used to in one's own country. There are sometimes enormous waiting times or the costs are not at all in proportion to your debt. Accordingly, our partners abroad will inform us of the legal possibilities and expected costs and give us a recommendation which is individual to each case.



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Settlement

As a rule, our partners settle up with us one a month and we collect these payments from all over the world. After the end of the month we create an overview of these payments and the commission for our success which is deducted. You then receive your credit in your bank account and we close the case successfully.



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Commission

We lay all of our cards on the table. There are no hidden costs and there is no small print. You can be sure that there will be no negative surprises when it comes to our invoice. The commission rates listed (see below) include the commission for our partners abroad.

We also calculate a commission for success if the debtor pays you directly. Many debtors prefer to pay the creditor directly rather than a debt collection agency or a lawyer. In this case it is very important that you inform us of the direct payment immediately so that our partner abroad can stop the process. You will then receive a bill from us for the commission for success and we will pass the corresponding amount on to our partner. Our commission for success is also charged for credit balances and the return of goods.



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Conditions

Conditions vary from country to country and it is not possible to offer standardised tariffs for global debt collection, as we have to adapt to the conditions of our partners abroad. The commission rates listed are the standard conditions.

For mass collection of small debts, our partners may demand a high commission for success - this will of course be discussed with you in advance. Such changes can happen in countries where the law does not permit debt collection agencies to demand costs from debtors and our partners can therefore only be compensated for their services with a commission for success.

Measures which incur costs, such as determining places of residence, credit rating information, court and lawyer fees and translation costs are implemented at the cost of the client and are only carried out with your permission. **You can cancel your order for free within four working days.**



Terms & Conditions

You will find the terms and conditions for debt collection from Dick Wolff Management (DWM) in Triesen in the Principality of Liechtenstein below. Dated: 09.2013. These replace all previous terms and conditions.

I. Scope of the collection mandate

The client grants power of attorney to Dick Wolff Management (DWM) and charges them with the collection of debts in their name. They will hand over all documents necessary for claiming the debt to DWM. DWM is obliged and entitled to use all measures relevant to the situation and the law which are necessary to enforce payment of the debt. Particularly costly measures (trials and similar) are only carried out with the client's permission. As far as is permitted by law, DWM will carry out enforcement measures in the name of and under power of attorney for the client.



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II. Correspondence

After an order has been issued, all correspondence with relation to the issued mandate will be carried out exclusively via DWM. The client is obliged not to carry out any correspondence or negotiations with third parties in order to insure a proper implementation of the collection mandate. The client will pass inquiries from the debtor and third parties which relate to the mandate on to DWM immediately for them to deal with. Furthermore, it is forbidden for third parties to use DWM's name as a means to put pressure on debtors.

III. Transfer of payment

Payment of repayments of the debts assigned for collection and the resulting costs must be carried out exclusively through DWM, which is authorised to accept this money. All payment received is available without delay after the end of the respective mandate after offsetting debts to which DWM is entitled. If payments are made directly to them, the client is obliged to inform DWM of their amount and value immediately.



IV. Liability

DWM is only liable for intent or gross negligence. In particular, DWM is not obliged to monitor the expiry of limitation periods and to disrupt or limit this period through suitable measures - in this respect, DWM is free from all liability.

V. Termination of the collection mandate

The collection mandate ends with full repayment of the debts assigned for collection, including interest and resulting costs. If the customer cancels the collection mandate prematurely due to reasons for which DWM is not responsible, DWM has the right to a reimbursement of all costs which have already been incurred within 10 days. Furthermore, in this case DWM also reserves the right to claim any commission for success to which they are entitled according to the terms and conditions. DWM has the right to cancel the mandate before final repayment of debts if the client no longer meets their obligation to reimburse the collection costs, if they consistently breach the terms of the contract and if they attempt to prompt DWM to carry out measures which go against good morals. DWM also has the right to cancel the mandate if it emerges that the debt is irrecoverable (e.g. the debtor dies, the estate is heavily indebted and the heirs prove that the estate cannot pay).



VI. Documents

After the termination of the collection mandate, the customer receives all documents which they made available to DWM when the debt collection contract was closed and is entitled to request that all documents and enforcement documents are surrendered. Until all debts which DWM is entitled to claim from the client have been settled, DWM - under exclusion of a mandatory storage period - has the right to retain any documents mentioned in paragraph 1 above.

VII. Collection costs

DWM charges the client costs for its work according to a separate table of costs; it will try to raise these costs from the debtor as far as this is permitted. Unless it has forgone it in writing, DWM reserves the right to adjust the rates of its costs proportionally with immediate effect.



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VIII. Severability clause

If any individual conditions within these terms and conditions are invalid, the rest of the conditions remain valid. In such a case, the invalid condition is to be changed or amended so that the intended economic purpose is met by the invalid condition.

IX. Applicable law

The contractual relationship between the client and DWM is to be construed exclusively according to the law in the Principality of Liechtenstein. The place of implementation and court of jurisdiction is Vaduz. DWM also has the right to file a suit in the client's home country.



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Determining place of residence

We offer to determine addresses for you - worldwide. We also work with local partners or international credit agencies in this area and there is (almost) always a solution.

In many countries, registering with the authorities is mandatory and an inquiry can be made through an official body, whilst in other countries this is not the case. Here we investigate various different sources of information. You can find our prices under „Country information and conditions“.



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Credit rating information

We collect credit rating information for you about companies all over the world through our international partners and deliver you the important details about your customer's or business partner's financial situation.

We can also collect credit ratings for private individuals and check whether any negative information is present. We make sure of course that this is carried out in line with data protection regulations in the respective country.

DICK WOLFF
MANAGEMENT

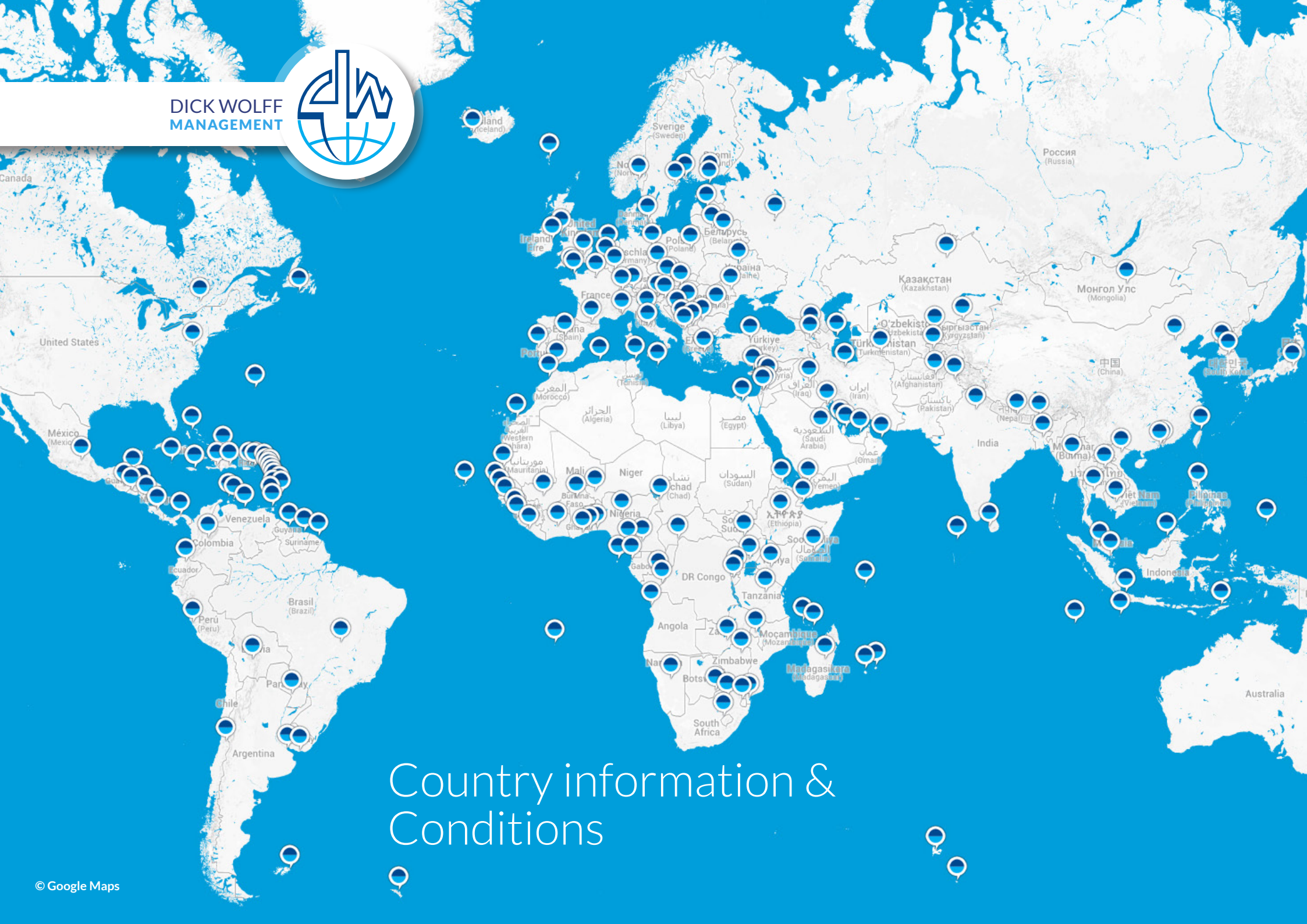


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Debt purchasing

Would you like to sell your debts to save time and reach solvency? We can put you in contact with investors.



Country information & Conditions