



: Your partner for new approaches  
to receivables management



: Trust forms the basis of every good partnership

Preservation of your good reputation is fundamental. **deutsche | ebh** bears its customers' prestige in mind.

**deutsche | ebh** specialises in the sensitive business of unsecured, terminated loans. We concentrate on private customers within the non performing loans segment. Several companies operate beneath the umbrella brand of **deutsche | ebh**, covering a wide range of fields with their activities. From fiduciary collection with and without guarantee quotas, to the purchase of unsecured, terminated loans.

As a modern financial service provider, we are extremely flexible, hence handover or assignment to us can either take place immediately after termination or at a later date of your choosing. Our processes not only generate additional value in old collections, which is hard to portray internally.

At each and every step, we place immense value on a business policy that is compatible with our customers' company guidelines. Because in this business field, mutual trust plays a key role for all involved parties. Regardless of whether it is your interests as a business partner of **deutsche | ebh** or those of the affected customer at stake.



: The market leader's edge

We think long-term and negotiate accordingly.

Based on good old tradition: the present-day receivables management of deutsche | ebh benefits from the countless years of experience of the Danish parent company in a consolidated market.

**deutsche | ebh** belongs to the Danish **ebh | finansservice** group, which already established an extremely successful new style of receivables management back in the 1990's. With a market share of over 70%, it is today Denmark's undisputed market leader.

At the business model's core is particularly intensive, personal customer support, which achieves significantly better results in the long run.

Both the quality of our experts' supervision of the portfolios and the subsequent outcomes are of a high level. Naturally we have also remained true to this principle in Germany.



: Creating new scope for manoeuvre  
in deadlocked situations

Loan engagements don't  
always go according to  
plan. Our role involves  
finding an objectively  
advantageous solution for  
you and your problem  
loans.

Although our customers are almost as diverse as the world of business itself, our services can be integrated seamlessly into any business model. We work for banks with private or cooperative backgrounds and for savings banks of all sizes as well as for other financial companies and service providers.

Through targeted outsourcing of problem loans to **deutsche | ebh**, you may not only eliminate critical resource bottlenecks but also gain financial leeway for your company.

Complex potential above and beyond these direct outcomes is obviously also acquired. On the one hand, to better accommodate the increasingly restrictive national and international guidelines. But on the other, also to better deal with the consequences of a consolidating banking industry.

: A business must keep sight  
of all involved parties

Behind every problem  
loan is one of your  
customers, a human being.  
Our qualified staff always  
keeps this aspect in mind.

**deutsche | ebh** places great value on the fair treatment of all its credit customers, hence we negotiate according to binding ethical principles at all times.

We do not shy from the affected debtor's worries and hardships. Our staff analyse each case on an individual basis, motivate the affected parties and make practical suggestions, which do not lose sight of personal circumstances.

**deutsche | ebh** consultants have received legal and banking-specific training and are extremely competent in all aspects of receivables management. Each consultant has a comprehensive range of tools at his/her disposal, which can be implemented flexibly according to the task at hand. Individually adjusted to the debtor's solvency and willingness to cooperate.

After all, we always seek common approaches that best satisfy all involved parties. And solutions, which afford mutual respect from both sides. Legal action is therefore the exception rather than the rule.





: Reliable specialist capabilities and  
perceptive people skills

We develop new solutions  
for implementation in  
other scenarios on  
the basis of existing  
precedents.

In our experience, outsourcing non performing loans raises a great many questions at the start. **deutsche lebh** provides sound answers to all your questions. We believe strongly in short distances and personal contact partners who are individually responsible for your company during this process. Development of long-term relationships is equally important to us.

From initial contact through creation of an offer tailored to your requirements, cooperation with your team during assessment and preparation of loan files, to the drawing up of the contract documentation. You will always be able to rely on our professional attitude and experience in claims management.

## : Solutions that are as individual as your company

Please do not hesitate to contact us. We will willingly prepare an individual offer tailored to your needs.

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