SAM
SMEB Asset Management Sdn Bhd
A wholly owned subsidiary of SME Bank

Partnering for Debt Collection Solutions

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ABOUT US

SMEB Asset Management (SAM), a 100% owned subsidiary of SME Bank, commenced operations on 1 January 2015 to manage an impaired portfolio carved out from SME Bank.

SAM's team of experienced personnel are well-skilled and knowledgeable particularly in managing portfolio of distressed small and medium enterprise.

OUR SERVICES INCLUDE :

- **Manage ALL TYPES of financing portfolios for recovery income**
- **Tactful debt collections**
- **Legal collections & advisory**

Partnering For Debt Collecting Solutions

WE ASSIST.

The longer you wait to collect, the harder it gets

In uncertain times, the best method to collect overdue debts is to actively reach out to distressed customers. By doing so, it is possible to directly convince for payment, thus improving the collection success rate.

INTRODUCING SAM

SMEB Asset Management Sdn Bhd

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OUR VISION

To be the client's most trusted business partner in providing ethical and professional debt recovery services, driven to assist clients with customized solutions for improving their financial performance.

OUR MISSION

To deliver tailored collection solutions for expediting payments from small, medium enterprises and other portfolios entrusted to us by our valued clients.

COST EFFECTIVE SERVICES

Our service fees are based on

"No Collection, No Fees" **concept.**

Partnering For Debt Collecting Solutions

More than
RM424 mil.
of total collection

In SAM, we deploy technology-driven intelligence to trace debtors/customers.

We adhere to Bank Negara Malaysia Fair Debt Collection practices and other regulatory compliance requirements.

OUR MANAGEMENT

Comprises of Senior Management team of SME Bank with vast experience and capabilities in debt recovery.

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BENEFITS TO CLIENTS

- Ability to trace uncontactable customers and convince for payment.
- Free up client's time and resources to focus on core business activity.
- Improve collection success rate.
- Well-versed in many modes of recovery to provide tailor-made solutions including but not limited to disposal of niche assets, negotiation for settlement and rehabilitation via payment arrangement.
- Reasonably priced services offered at a "No Collection, No Fees" basis.

Partnering For Debt
Collecting Solutions

WHY US

OUR STRENGTHS..

VAST EXPERIENCE
Experience and problem-solving skills to convert "promises to pay" to solid collection and settlement.

STRONG NETWORK
Strong network of specialized debt collectors and legal firms.

EXTENSIVE & COMPREHENSIVE
Holistic approach to encourage debtors to prioritize payment to our valued clients.

REGULATORY COMPLIANCE
Ethical Collection Approach :
Adhere to regulatory guidelines for Fair Treatment of Financial Consumers and Fair Debt Collection Practices

NATIONWIDE REACH
Teams on the ground for site visits to trace and convince customers to pay.

MoF REGISTERED VENDOR
Certified to provide services to the Federal Government and other agencies (The State Government, Statutory Bodies, Government Linked Companies, Local Authorities).

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For more info, contact us at
03-2615 2879 or
03-2616 7526
Website: **https://smesam.my/**

SMEB Asset Management Sdn. Bhd. 477170-A
Level 13, Menara SME Bank,
Jalan Sultan Ismail,
50250 Kuala Lumpur.