

Partnering for Debt Collection Solutions

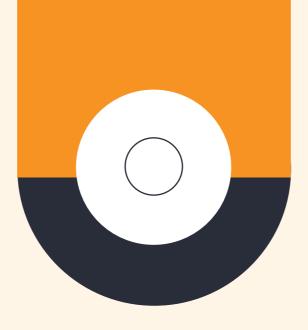


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WHY US

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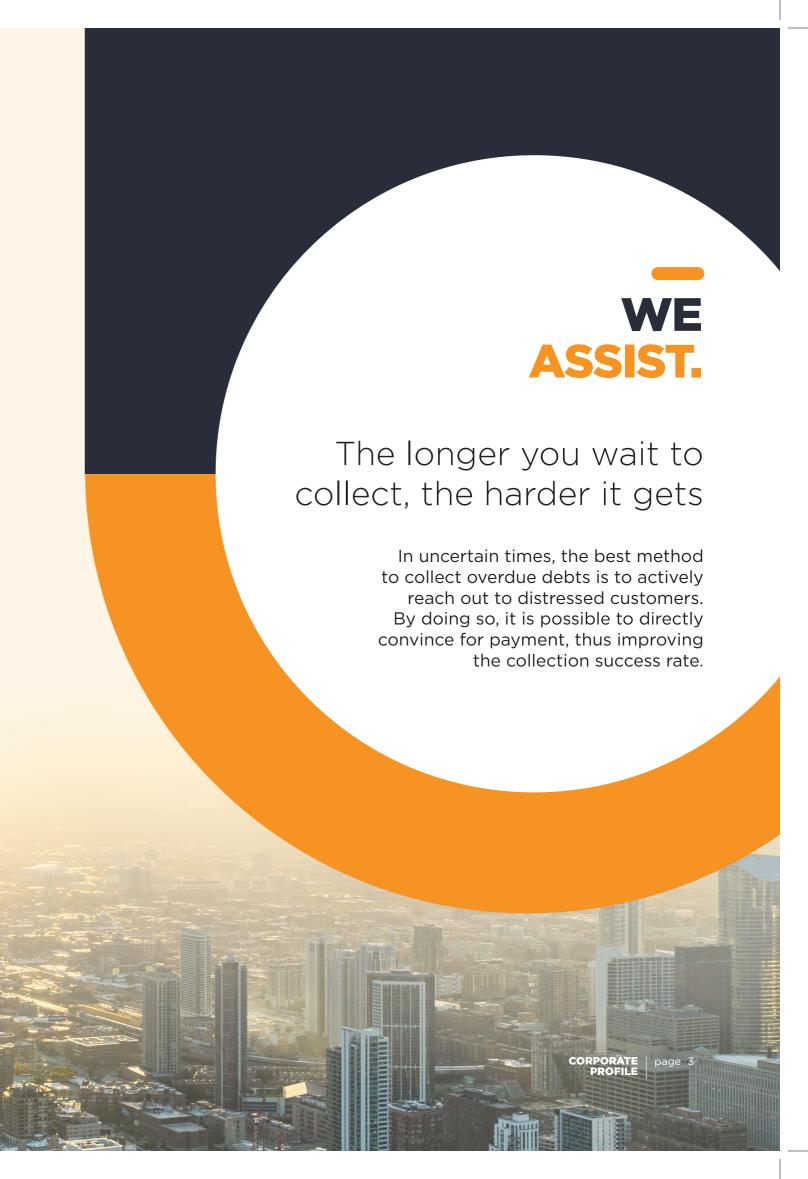
ABOUT US

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



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.

Collecting Solutions

CORPORATE PROFILE

COST EFFECTIVE SERVICES

Our service fees are based on

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.

CORPORATE page 7



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





OUR STRENGTHS..

VAST EXPERIENCE

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

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).

STRONG NETWORK

Strong network of specialized debt collectors and legal firms.



