

**Europejska Grupa Finansowa** and the law office **Lexus** has assisted foreign entrepreneurs in debt collection for many years. Our services include assistance with recovering receivables abroad for Polish companies, as well.

The feature of vindication process held by EGF and Lexus is based on synergy of modern utensils of debt collection and somewhat classic way of arbitrary, then judicial and execution proceeding.

During 2004-2006 Lexus has been conducting 271 cases against debtors all over the world.

In recovering foreign receivables we use net of other friendly law offices and process of searching for leading vindication firms in this particular country. Our effectiveness within this field is placed on level of 45 - 50 percent.

**Law Office Lexus**

Lexus Law Office Limited Partnership is a servicer of top financial institutions in Poland. Among our clients you can find six biggest banks, including two from top three.

In the first year of company being run, Lexus gained in the banking branch an opinion of one of the top three vindication companies in Poland. Having regarded effectiveness achieved and professionalism of our services our clients place us on the first place among the vindicating companies.

We offer a full packet of vindication products:

- arbitrary proceeding (including negotiating agreements so as for mass receivables portfolios);
- judicial and execution proceeding;
- legal care within the scope of commercial law.

Our experience in recovering mass bank receivables are on the basis of wide knowledge and professional practise, which might be to the benefit of MSP sector.

It is worth highlighting that Lexus provide to entrepreneurs complex legal service, i.e. ensemble of activities securing Client's business.

Our Law Office has International Global Certificate of the Quality Management System ISO 9001:2000 within "business field of legal and financial services concerning debt management and receivables vindication." We continuously occupy one of the leading positions in media ratings of the biggest vindication firms in Poland. Thanks to modern technical and IT infrastructure data security on the highest global level is assured.

Country, where the debtor was seated	Countries commissioning debt collection in Poland
Austria	Austria
Croatia	Canada
Czech Republic	Czech Republic
France	Germany
Germany	Italy
Georgia	Netherlands
Great Britain	Portugal
Greece	Sweden
Hungary	Switzerland
Ireland	
Italy	
Netherlands	
Latvia	
Norway	
Russia	
Slovakia	
Spain	
Switzerland	
Togo	
Ukraine	
USA	



**Europejska Grupa Finansowa** (European Financial Group) is a legal-financial service broker and administrator of two independent economic information registers: KGW and KRDL.

**Lexus** KANCELARIA PRAWNA is an expert within receivables recovering and legal care for Polish and foreign firms and institutions.

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**Domestic Stock of Debts - "KGW"**

Krajowa Gielda Wierzytelności is a modern economic information register enabling our clients to sell receivables. It is easy and useful mean of everyday struggle with our debtors for hundreds of entrepreneurs. KGW system is based on the rule of making receivables sale offers publicly known. It may be used as a broker in receivables trade. Internet and mobile telephones users have access to the debtors' data thanks to open formula system.

KGW system put up an offer for sale after written notification (automatically generated by the system) of the debtor who has enough time to set an agreement or repay.

KGW system may be used to the following activities:

- offering receivables for sale (chance for fast debt sale)
- notifying debtors about the fact of making information about their debt publicly known (vindication effect)
- mediation with the debtor which main purpose is repayment
- verifying financial solvency of new contractors before signing a contract or making an invoice
- contractors' monitoring in order to eliminate any breaks in repayments.

Europejska Grupa Finansowa KGW system administrator is supported by one of the most influential investing firms Garnet International Advisors, LLC.

Europejska Grupa Finansowa has been charged by Garnet with the task of searching for and conducting negotiations concerning purchase of wide packet of receivables. It means that putting receivable for sale becomes real possibility of recovering part or even

whole money. We guarantee full anonymity of salesman and purchaser who communicate with each other via system e-mail.

**Domestic Leasing Creditors' Register (KRDL)**

Having regarded leasing branch companies wants, EGF has elaborated unique economic information system specifically for the Polish firms from this branch. Data exchange about dishonest leasing debtors resulted in increased economic security in this market sector. KRDL is operating on similar basis as KGW with the exception of its closed character. Additionally, it provides storing the data even after repayment.

Client	Main shareholder
Bank BPH S.A.	HVB Group
Bank Handlowy w Warszawie S.A.	Citibank N.A.
Aig Bank Polska S.A.	American International Group Inc. (AIG)
Bank PEKAO S.A.	Unicredito Italiano S.P.A.
BRE Bank S.A.	Commerzbank AG
ING Bank Śląski S.A.	ING Bank N.V.
Raiffeisen Bank Polska S.A.	Raiffeisen Zentralbank Österreich AG
Volkswagen Bank Polska S.A.	Volkswagen Financial Services AG
Bank BIŚE S.A.	Crédit Coopératif
HSBC Bank Polska S.A.	HSBC Group
Moje Towarzystwo Ubezpieczeń S.A.	Ergo International
Fortis Bank Polska S.A.	Fortis Bank

EGF may perform and implement such a register for every branch where there is a necessity of permanent clients' verification.

**EGF – as a partner in foreign business contacts**

Trade intermediary is a proposition for everyone interested in establishing business cooperation on "East - West" axis and "West - East" as well. We are especially helpful with all initiatives concerning investing on Polish market. As a company with long professional experience we know its specificity perfectly well. It will be worth mentioning that such operations might serve as an excellent starting point for further economic expansion.

In connection with dynamic development of markets in former USSR countries we want to enable our Partners finding new, eastern contractors and opening a possibility of selling there their products and services.

EGF focuses on:

- researching chosen countries with an eye on possibility of establishing cooperation with a western Partner
- searching and verifying current positions of possible contractors
- status verification - direct (local) verification of reliability of picked contractors
- translations and presentations of Partners' offer
- meeting - organization with senior staff (top-managers) of above-mentioned entities
- conducting business talks and establishing terms of possible cooperation
- representing business interests of our Partner - all - purpose legal - formal care.

**Ranking**

Following rating from one of the biggest Polish journals "Rzeczpospolita" illustrates current position of Europejska Grupa Finansowa and Kancelaria Prawna „Lexus” on vindication firms market:

