

23rd October, 2009

Pro-Collect Pty Ltd
P. O. Box 846
Newcastle, NSW 2300

Attention: Stuart Scott

Dear Sirs

Reference for Pro-Collect Pty Ltd

It is with pleasure that I respond to your request to provide this reference on my association and experiences with Stuart Scott and his team at Pro-Collect Pty Ltd.

My association with Stuart Scott commenced after I took up the position of Credit Manager with Australian Finance Direct Pty Ltd in 1999. At that time Stuart's then organisation, Insight Litigation and Recovery Pty Ltd, had been providing litigation, telephone collections and other associated services (such as field calls and process serving), to AFD (formerly operating as FAI Finance) since the early 1990's.

I continued with this association until 2003 when Stuart sold his first business and recommenced dealing with him in 2005, after he started Pro-Collect Pty Ltd.

AFD uses Pro-Collect to facilitate all manner of collection activity, litigation, associated telephone work and correspondence and field calls.

I enjoy the ease, consistent professionalism and results, get done attitude and versatility provided by the staff and AFD's appointed Account Manager at Pro-Collect.

Instructions for work to be carried out are always acted upon immediately. Where legal action is a requirement, documents are prepared and filed into court that same day. At the conclusion of each step of the requested process, a detailed written report is provided and each account diaried for further instructions to be sought from AFD as required. This avoids me ever having to chase for results.

Aside from the ability to obtain an immediate verbal response to any query, Pro-Collect's website provides instant access to the status of each of my accounts and the ability to extract a variety of reports.

I find the staff at Pro-Collect are well trained and constantly updated with industry changes and compliance requirements. In addition, from time to time Stuart has provided individual and

AUSTRALIAN FINANCE DIRECT PTY LIMITED ABN 48 098 986 139
TEL: 1300 661 246 FAX: 1300 665 246 GPO BOX 7113, SYDNEY, NSW 2001
HEAD OFFICE: SUITE 201, LEVEL 2, 225 MILLER STREET, NORTH SYDNEY, NSW 2060



specific training to staff at AFD, enhancing their understanding of a cross-section of aspects associated with collections, the UCCC and compliance.

My recommendation to utilise the services of Pro-Collect is extended to any organisation contemplating the need for high quality outsourcing of its collection or legal action processes.


~~Yours faithfully,~~

Australian Finance Direct Pty Ltd
Pedro Eid
Credit Manager