

21 October 2009

To Whom It May Concern:

**Reference on Pro-Collect Pty Ltd as a service provider to Lombard Finance Pty Ltd**

I am pleased to provide the following comments in support Lombard's relationship and my personal association with Pro-Collect Pty Ltd (formerly named Arms Group Litigation Pty Ltd).

I have been the Credit Manager of Lombard since 1<sup>st</sup> September 2009.

I am aware that prior to my appointment and since approximately 2002, Lombard had engaged various of the mercantile agency services offered by Stuart Scott and his team.

After my appointment, I initially and reservedly continued to use Pro-Collect as the then appointed agent to Lombard. After a short time I realised that Pro-Collect were consistently exceeding the service levels that I expected of them.

Pro-Collect Pty Ltd predominantly provides litigation (fee for service legal support) and field services (such as field calls and process serving) to Lombard, in support of our collection activity. They have also successfully provided contingency based debt collection services for the recovery of Lombard's loss recovery accounts.

In particular, I make the following observations of Pro-Collect:

- All staff and management are extremely efficient, helpful and respond with immediate action upon the receipt of instructions.
- The ongoing status of accounts is reported at each step via a separate written update, accompanied by an invoice where relevant for any associated work. This allows for easy review, because the work reflected in the invoice is defined in the accompanying report.
- Contact with the Pro-Collect paralegal account manager allocated to manage the Lombard relationship, or ease of accessibility to the senior management of Pro-Collect, provides the opportunity to immediately gain advice on any relevant subject.
- With Pro-Collect's diary system, I am automatically contacted at each necessary step to provide instructions for the ongoing collection or prosecution of a debt. When time is valuable, this alleviates the need to manage my own follow-up system of accounts listed with Pro-Collect.
- I appreciate the level of client service which stems from the usually weekly contact initiated by Stuart Scott (the principal of Pro-Collect) to touch base, discuss any items of interest or concern, industry or statutory changes or for Pro-Collect to any provide added value services.

As can be gleaned from the above comments, I would have no hesitation in recommending Pro-Collect for any telephone or legal collection activity, field service requirement or other associated mercantile agency service.

Yours faithfully,



Susie Comitogianni  
Credit Manager