

27 October, 2009

**TO WHOM IT MAY CONCERN**  
**Reference for Pro-Collect Pty Ltd and Stuart Scott**

Once Credit Pty Ltd is a major Financial Services provider, offering retail point of sale finance and line of credit facilities to consumers, together with a number of group associated industry products including insurance and mortgage origination.

Whilst Once Credit operates its own substantial in-house Credit and Loss Recovery Departments, selected accounts require additional collection activity and support. For this purpose, Once Credit has for a number of years, exclusively engaged the services of Pro-Collect Pty Ltd.

It is fair to say that for Pro-Collect to have remained as Once Credit's single appointed Mercantile Agent, reflects the high regard that the senior management of Once hold for the consistent performance and integrity of Pro-Collect, its management and the high standard of training and competency of its staff.

Pro-Collect provides a variety of services to Once Credit which are always efficiently and immediately acted upon and brought to conclusion. These include what Pro-Collect refers to as its Litigation Services, whereby Once Credit initiates advanced collection activity via a simply formatted email request for work to be commenced. This may be specialist telephone collection work, commencing legal action across Australia or the enforcement of a court judgment. Pro-Collect also provides additional support to Once Credit via the likes of field calls, process serving and skip location and more recently, the contingency based Debt Collection of Once Credit's loss accounts.

Aside from the high standard of services provided, Pro-Collect stands out as being different to other organisations. This is noticeably achieved via the accessibility and expertise of its senior and executive management, to knowledgably respond to queries on a broad ambit of industry associated topics or court process and options, often beyond what could be termed normal collection action on a particular account.

The above added value service is further enhanced by the opportunity to periodically engage Pro-Collect's Stuart Scott to conduct in-house training seminars for Once Credit staff on a variety of industry important topics.

Once Credit recommends Pro-Collect. I am otherwise personally aware that its Director, Stuart Scott and his organisation are highly respected in the market place.

Yours faithfully  
**Once Credit Pty Ltd**



**Andrew Tierney**  
National Manager - Credit and Risk