

The background of the left half of the page is a collage. At the top, there are several Canadian 20-dollar banknotes. Below them, there is a photograph of a group of business professionals in a meeting, looking at documents. The entire background is overlaid with a semi-transparent red filter.

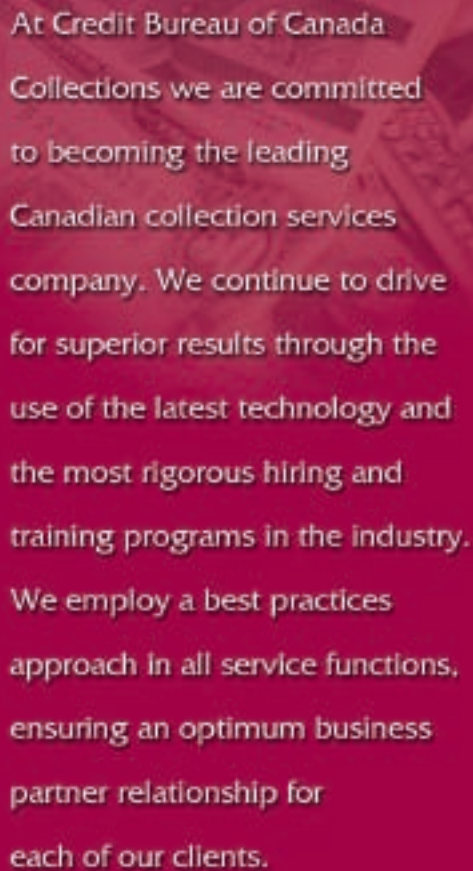
Professional Credit and Recovery Solutions



CREDIT BUREAU OF CANADA COLLECTIONS

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www.collectcents.com



At Credit Bureau of Canada Collections we are committed to becoming the leading Canadian collection services company. We continue to drive for superior results through the use of the latest technology and the most rigorous hiring and training programs in the industry. We employ a best practices approach in all service functions, ensuring an optimum business partner relationship for each of our clients.

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The Credit Bureau of Canada Collections is a professional results-oriented collection services company established in 1947. As a national full service collection agency, our focus is to provide our clients with the highest possible rate of recovery and the most responsive customer service in the industry.

Operating as a true “business partner”, Credit Bureau of Canada Collections has extensive experience in servicing a number of business segments including:

- Government
- Banking and Leasing
- Retail
- Commercial
- Telecommunications
- Medical Professionals
- Educational Institutions

PRODUCTS AND SERVICES

In addition to our primary focus of the collection of past-due accounts, the Credit Bureau of Canada Collections provides a full range of collection services including the following:

- Scoring
- Customized recovery programs
- Commercial collections
- Accounts receivable management and cure programs
- Skip tracing and asset searches
- Full Line of litigation services
- Monthly reporting and progress updates
- On-line account assignment
- Internal Audit Standards
- Client Monitoring / Real Time
- Early warning service
- Second/Tertiary placements

HUMAN RESOURCES

Our disciplined hiring and training programs along with our ongoing agent audits ensures all customer contacts are performed in a consistent and professional manner. Our Client Services Department works closely with sales and operations to facilitate frequent client communication, support the smooth flow of work, and resolve issues as they arise. Dedicated client services personnel provide timely, accurate and informative feedback to all client inquiries.



REAL CASH FLOW

PRIVACY AND INTEGRITY TRAINING, CODE OF ETHICS

During the initial training period, a substantial amount of time is utilized for study of the various regulations that govern our industry. These acts include, but are not limited to the Collection Agencies Act, the Personal Information Act and the Electronic Documents Act. Each employee is provided with any legislative changes that may affect the collection industry.

Each employee at Credit Bureau of Canada Collections must execute a confidentiality agreement on the date of hire. Additionally, a copy of our company values, integrity policy and Code of Ethics is provided to each new hire and subject to review with the hiring manager.

We are committed to ensuring employee compliance with our internal policies. Each of our clients' principles and policies are integrated with our own and subject to strict adherence.

TECHNOLOGY

At Credit Bureau of Canada Collections, we employ leading edge technology featuring:

- Detailed reporting
- Data Scrubbing
- Credit Scoring
- Automated account placement
- Advanced systems and telephony including predictive dialers
- Web based access for client reporting, account assignment and monitoring
- Automatic listing of accounts with national credit reporting agencies

PROFESSIONALISM

Understanding that today's past due customer has the potential to be tomorrow's new customer, we employ a professional approach that preserves your corporate image. Our goal is to form a long-term relationship with our clients based on our commitment to provide customer service of the highest standard in the industry.

QUALITY, RESULTS, VALUE

At Credit Bureau of Canada Collections, we understand that to succeed in today's economic environment requires more than just competitive pricing. Customers demand quality, results and a favorable return on investment. By leveraging our brand, our unique hiring and training practices and state of the art technology we have produced bottom line results, while maintaining the highest levels of professionalism and providing our customers with exceptional service.



"Real CASH FLOW Solutions"

Member of



CREDIT BUREAU OF CANADA COLLECTIONS

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