

AIQON CAPITAL GROUP

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The logo for Aiqon features a stylized red 'A' with a white dot above it, followed by the lowercase letters 'iqon' in a white, sans-serif font.

AIQON CAPITAL A COMPREHENSIVE DEBT RECOVERY SOLUTION



OUR SUCCESS IS BUILT ON TRUST, EXCELLENCE AND STRONG RELATIONSHIPS

Aiqon Capital's core business function is the provision of a comprehensive debt recovery solution, encompassing both debt servicing and debt purchase, for banks, financial institutions and corporations. With over 20 years experience within the debt management vertical, Aiqon is recognized as one of the key industry players within the Asia Pacific region.

Aiqon commenced its history in 1989 as Beukhen & Pokhrell Sdn Bhd. This name was subsequently changed to Beukhen International Sdn Bhd in July 2007, before adopting its new brand and identity in April 2010 of Aiqon Capital Group Sdn Bhd.

Aiqon has a long-standing and close business relationship with many of the world's largest banks and financial institutions. Whether providing them outsourcing solutions on their credit collection or outright purchasing of their consumer debt portfolio, Aiqon has developed a focused strategy to grow with these clients both domestically as well as the region.

Aiqon's operational centres in Malaysia, Singapore and Philippines provide an extensive collection network, which together with its global affiliations, allows the group to offer debt recovery services both locally and internationally.

In this highly competitive and results oriented environment, Aiqon deploys leading edge technologies, matured and tested operational support systems, highly qualified and motivated management and staff to maintain its position of leadership within the debt recovery vertical.

PROVIDE SOLUTIONS AND HELP CLIENTS MAKE **REAL LIFE DECISIONS**

The sale of debt portfolios is now an important strategic tool utilized by many banks, financial institutions and corporations not only to realize immediate cashflow but also to free up operational teams to focus on more value-added activities. Clients may choose to sell their debt portfolios as part of a one-off spot sale or on a forward flow basis.

Debt sale allows clients to sell their debt portfolios directly to Aiqon, who then becomes the owner of the debt portfolio and seeks to recover any outstanding monies from the defaulting customers.

Aiqon is committed to maintaining the highest standards of professionalism to protect clients' brand reputation and offering a competitive pricing framework, which makes the sale of non-performing accounts attractive, viable and profitable.

Aiqon is committed to developing long-term relationships with its clients. Intelligent and sophisticated pricing models, developed by our in-house analytics team, enable us to provide fair prices for purchased debt portfolios, which meet the objectives of both parties.

Once the acquisition is complete, Aiqon's highly qualified collection team negotiates directly with their customers to recover the outstanding debts, with the aim of achieving a repayment outcome that is achievable and appropriate for both parties.

Aiqon's core philosophy of ethical, fair and flexible collections, with a focus on empathy for the debtor, have established Aiqon as one of the leading buyers of bank and finance related debt in the Asia Pacific region.



LEADING BUYER OF BANK AND FINANCE RELATED DEBT

WHY SELL DEBT

Many institutions are now very receptive to selling non-performing debt for the following key reasons:

- Immediate improvement in cash flow position
- Enhancing and optimizing the balance sheet position
- Immediate positive impact on the profit and loss statement
- Improved forecasting of bad debt recoveries
- Increased productivity of existing resources
- Improved focus on core business activities



MARKET LEADER IN THE MANAGEMENT AND RECOVERY OF DEBT

Aiqon is one of the most recognized and well respected debt management and recovery agencies in Malaysia, specializing in the collection of prime, secondary and tertiary debt for bank, financial institutions and corporations.

Commission based debt recovery is one of the key services provided by AiQon; the client pays a commission for the successful recovery of a debt. In this situation the client retains ownership of the debt and AiQon acts as the client's agent in dealing with the defaulting customer.

Client benefits include enhanced debt recovery rates, increased productivity of internal resources, increased cashflow and profitability.

Aiqon deploys the latest technology, highly experienced management, dedicated client debt collection teams and well-trained collectors to implement strategies designed to get results quickly and efficiently.

Although high recovery rates are an important performance indicator, AiQon is fully cognizant of the importance of the clients' brand reputation and approaches the collection process with the highest level of professionalism, and employs industry leading ethical and fair debt collection practices.



OUR PEOPLE ARE OUR STRONGEST ASSET

The AiQon team creates and maintains the unique culture of excellence that drives the business. AiQon is committed to recruiting the best in breed of managers, collectors, analysts and investing heavily in training to ensure a continuous stream of highly motivated and committed personnel that will realize the goal of the company, clients and customers.

The AiQon team adheres to the highest level of professionalism and ethics to protect the brand reputation of the company and our clients. Our employees place great emphasis on approaching all our customers with respect, dignity and having empathy for the predicament of the debtor. Our mission is to provide guidance, rehabilitation and offer the most effective way of freeing our customers from the burden of debt.



STATE OF THE ART TECHNOLOGY PLATFORM

Aiqon has a highly experienced in-house R&D team that has developed a state of the art Collection Management System that is scalable, allowing the group to continuously enhance its overall performance, thus ensuring its leadership position.

The Collection Management System is a web-based system with centralized voice and database network which can be accessed from anywhere with a dedicated security link.

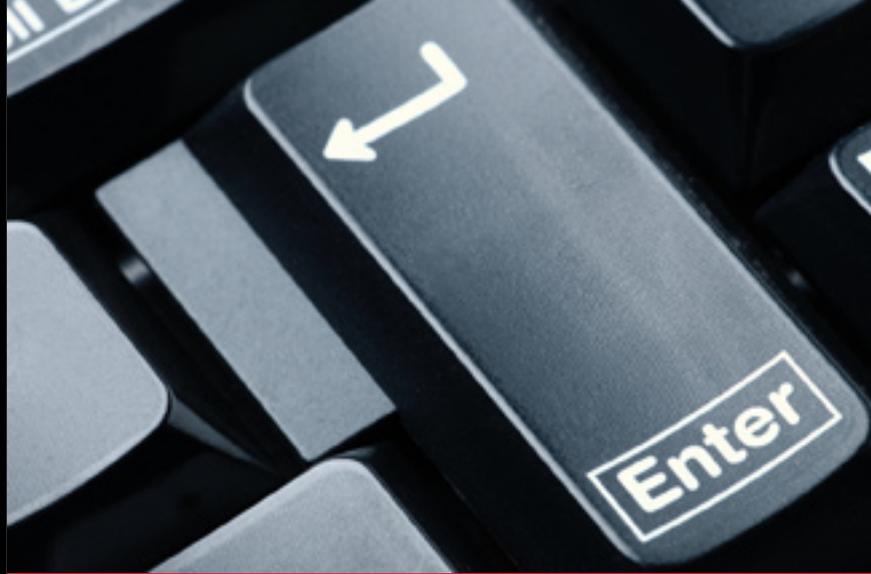
Aiqon is committed to investing in technology to regularly upgrade its current infrastructure and network operations. These investments aid in improving employee productivity, enhancing client delivery and ensuring concrete results.

Being ahead of the technology curve has resulted in Aiqon being uniquely positioned to meet and exceed clients' technology demands while helping them to gain a competitive advantage in an uncompromising business environment.

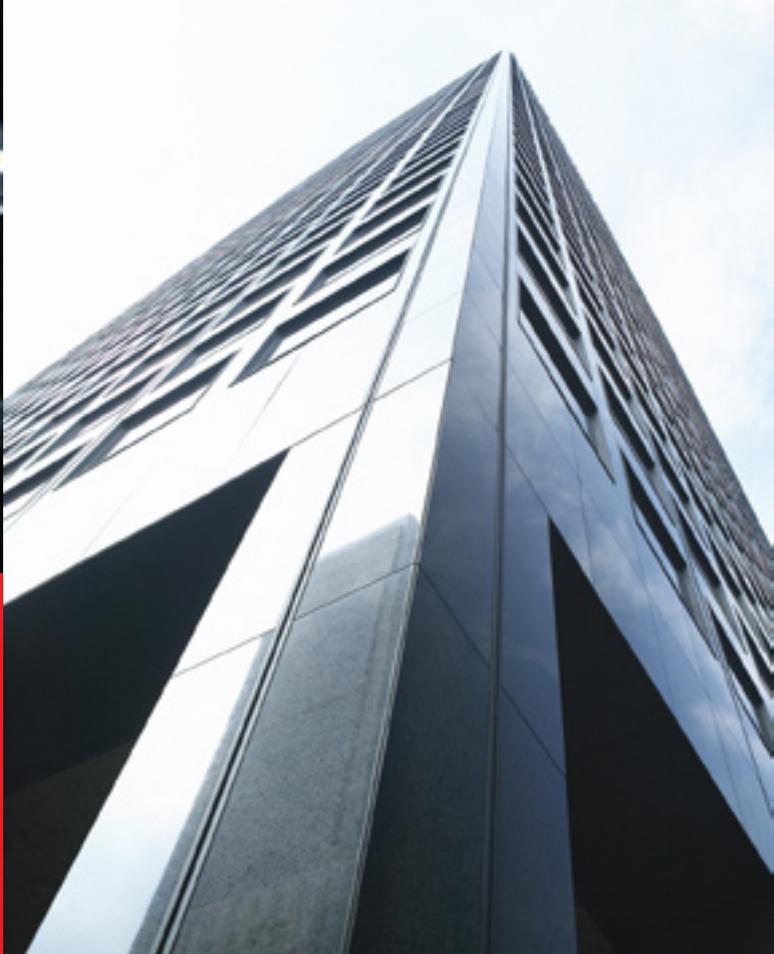
Aiqon utilises innovative and comprehensive accounts receivable management software that employs an industry flexible SQL database. For reporting, a powerful on-line, real-time reporting tool is used which allows Aiqon to deliver totally customized reports to meet client's exacting business requirements.

Aiqon's proprietary systems use open source standards to ensure continual enhancements and upgrades. This flexible open architecture includes a Web component for real-time client access.

By combining the very latest technology with a highly trained team of outsourcing and recovery specialists, Aiqon consistently achieves unmatched performance.



MEETING AND SURPASSING
CLIENT NEEDS OUR TOP PRIORITY
AND NUMBER ONE GOAL



Aiqon provides its services to some of the largest blue chip global banks, financial institutions and corporations.

The company takes pride in maintaining a reputation of working closely with clients to ensure we meet their requirements, delivering targets and performances, whilst adhering to service level agreements.

Aiqon offers a bespoke service to each of its clients to ensure adherence to their unique requirements.

Aiqon is committed to work to extremely high standards to ensure peace of mind to all our clients.



WE TAKE OUR BUSINESS **VERY SERIOUSLY**

Aiqon places great emphasis on compliance to the legal and ethical requirements within the Debt Collection industry. AiQon is fully committed to maintaining the highest possible standard to effect compliance to the current relevant legislation covering the debt collection industry.

The focus on ethical, fair and just approach to collections is embedded in the very core of our business culture.

Our staffs are trained to treat all our customers with respect, dignity and utmost professionalism. We are at all times sensitive of our customer's financial predicament and provide payment solutions that are practical and achievable for both parties.

We take our business very seriously. Our standards and Code of Ethics are in line with the standards and guidance of credit management associations and in compliance with the regulatory requirements of each jurisdiction in which we have presence.

OVER 20 YEARS EXPERIENCE WITHIN
THE DEBT MANAGEMENT VERTICAL

ISO9001:2009



We are certified and long time members of the following globally accredited credit management industries.

