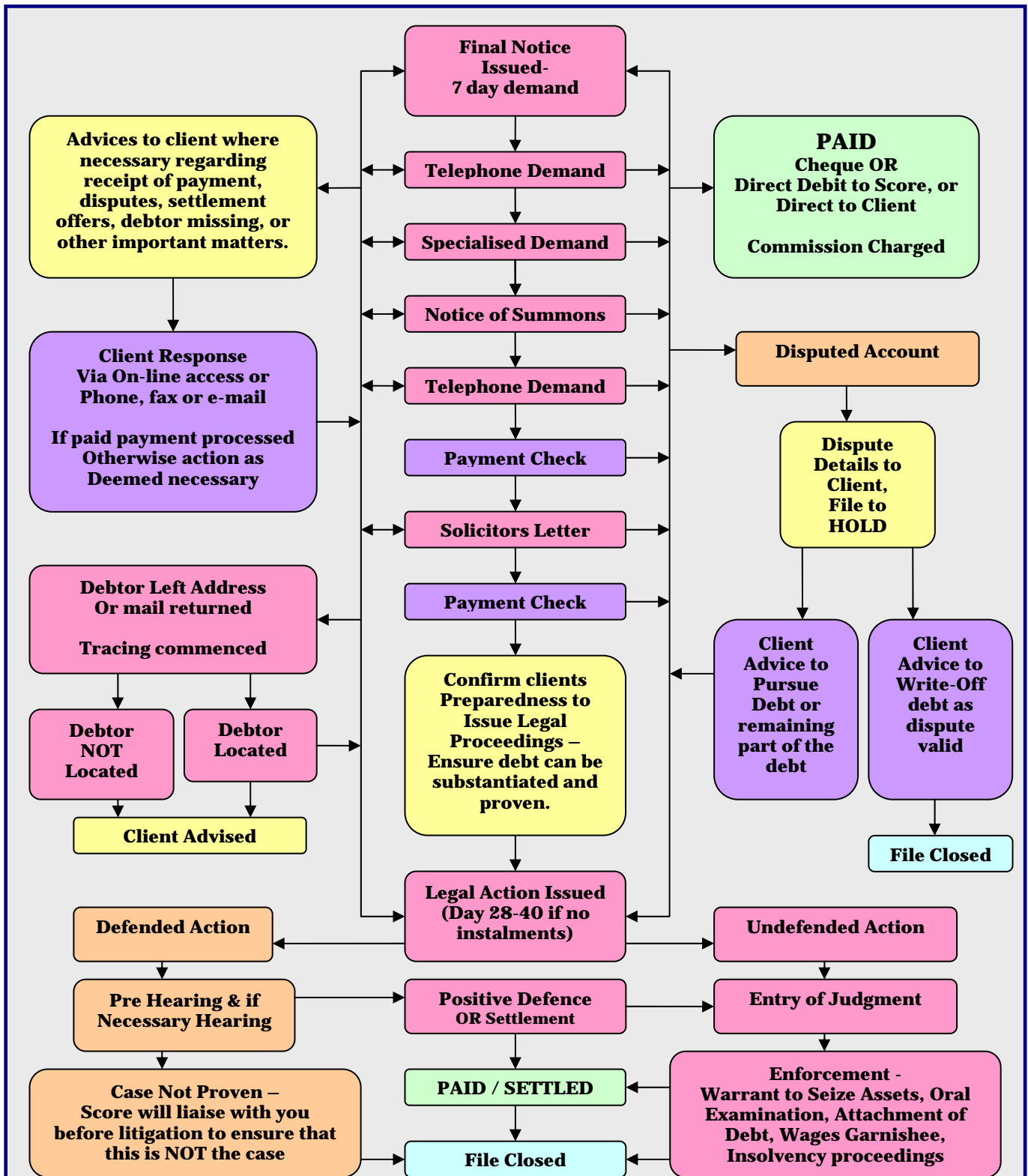


Score Debt Management - Collection (Typical) Process Map



GENERAL

1. Telephone negotiations & tracing used throughout the process as deemed necessary.
2. Process will vary depending on the debtors' circumstances or your needs as our client.
3. Privacy Act & Trade Practices Act always acknowledged, NO unlawful action taken
4. Instalment programs accepted where deemed both viable and cost effective.
5. Legal action and other major expenditures strictly on an approval basis.