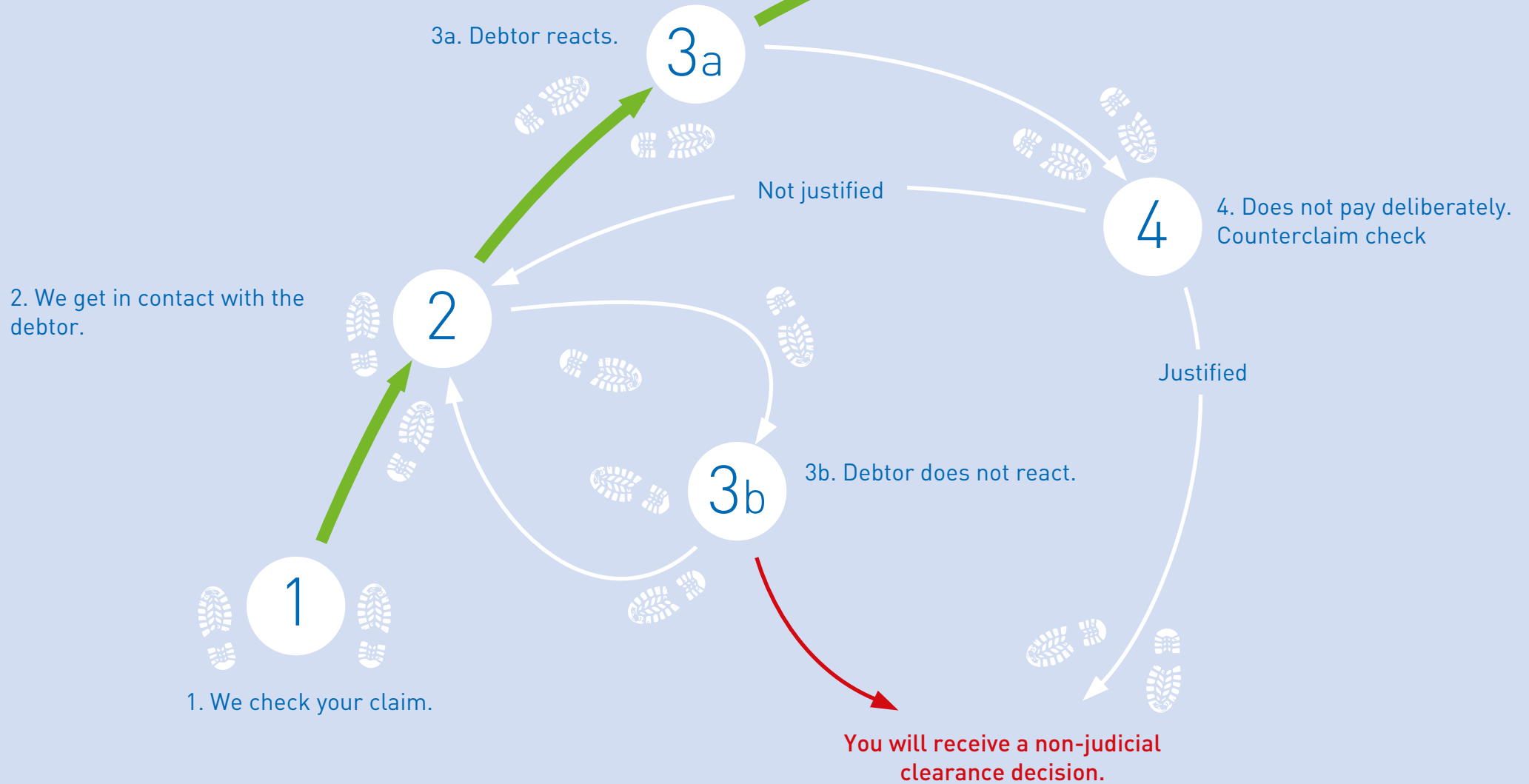




TimoCom CashCare: that's how we reach our common goal.

Payment in progress!

Success rate of 89% in 2015



Step by step in detail

- 1 We check your claim.**
- There are a few conditions to be fulfilled so our TimoCom CashCare-Team can take care of your claim:
- all necessary documents need to be sent to TimoCom CashCare
 - delay in payment (e.g. usually 30 days after the first payment deadline)
 - a first reminder had been sent to the debtor

- 2 We get in contact with the debtor.**
- first contact is friendly but determined and via fax, e-mail and/or phone

- 3a Debtor reacts.**
- debtors pays
 - debtor hands in a counterclaim (e.g. debtor claims that creditor owns him amount X)
 - debtor affirms he cannot pay off his debts

- 3b Debtor does not react.**
- debtor does not react to our initial contact or does not respond to our claim

- 4 Does not pay deliberately. Counterclaim check.**
- debtor has to send all necessary documents to TimoCom CashCare so counterclaim can be checked

Counterclaim not justified.

- counterclaim rejected (e.g. entitlement legally untraceable)

Counterclaim justified.

- counterclaim accepted (the claim is not refutable within the framework of our services)

You will receive a non-judicial clearance decision.

- the chance of success of your claim is minimal (e.g. the creditor will be advised to take legal actions; debtor became insolvent)

Our services do NOT include the following:

- taking legal actions
- examining witnesses or write expert reports
- foreclosures