




AMC DO BRASIL
ADMINISTRAÇÃO E MAXIMIZAÇÃO DE CRÉDITOS

Multiple
Securitization
Solutions

A photograph of a business meeting. In the foreground, two men in dark suits are shaking hands. The background is blurred, showing several other people seated around a conference table, engaged in discussion. The lighting is bright, suggesting an indoor office environment with large windows.

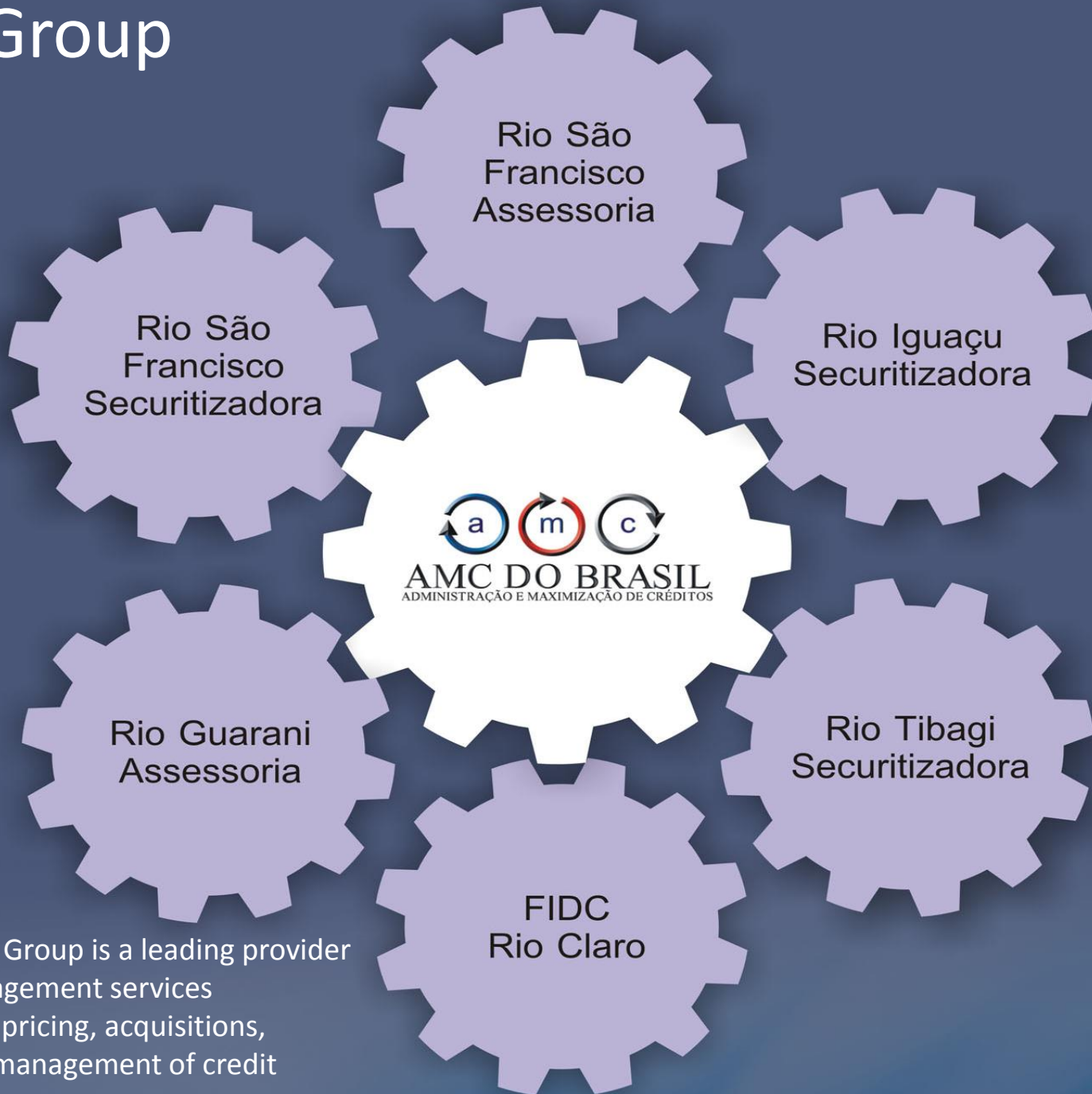
A team of dedicated professionals committed to serving our clients and Portfolios.

Customized solutions tailored to building long-term and trustworthy partnerships

A solid basis underpinned by expertise and ethical conduct

AMC do Brasil has been at the forefront of the Brazilian Securitization Market with extensive experience in securitized receivables.

The Group



AMC do Brasil Group is a leading provider of credit management services specializing in pricing, acquisitions, recovery and management of credit portfolios.

Experience

AMC do Brasil has accumulated solid experience spanning over 17 years of work in credit recovery and management of portfolios across a wide range of market sectors:

- Credit cards
- Auto loans (including outstanding balances)
- Consigned credits (paycheck backed loans)
- Trade receivables (from home electrical and furnishings retailers)
- Portfolios of consumer loans (up to R\$ 50 thousand)
- Middle Market portfolios (up to R\$ 500 thousand)
- Large loans portfolios (in excess of R\$ 500 thousand)



Non-performing Credits

As a servicer, AMC do Brasil acts on behalf of various Receivables Investment Funds-FIDCs and as such it is engaged in the recovery of over 3.5 million non-performing transactions acquired from a wide range of financial institutions.

The first FIDC of non-performing loans constituted in 2005 with AMC do Brasil's support remains to this day engaged in the acquisition of new portfolios which are serviced by AMC do Brasil.

AMC do Brasil promotes transparency and is committed to maintaining its utmost credibility in the securitization market and to uphold its reputation for high-end technical expertise and ethical conduct.



Performing Credits

Experienced servicer of an existing performing loans FIDC with over 13 thousand transactions, providing a wide range of services such as:

Settlement oversight of forthcoming operations yet to mature

Collection of delinquent credits

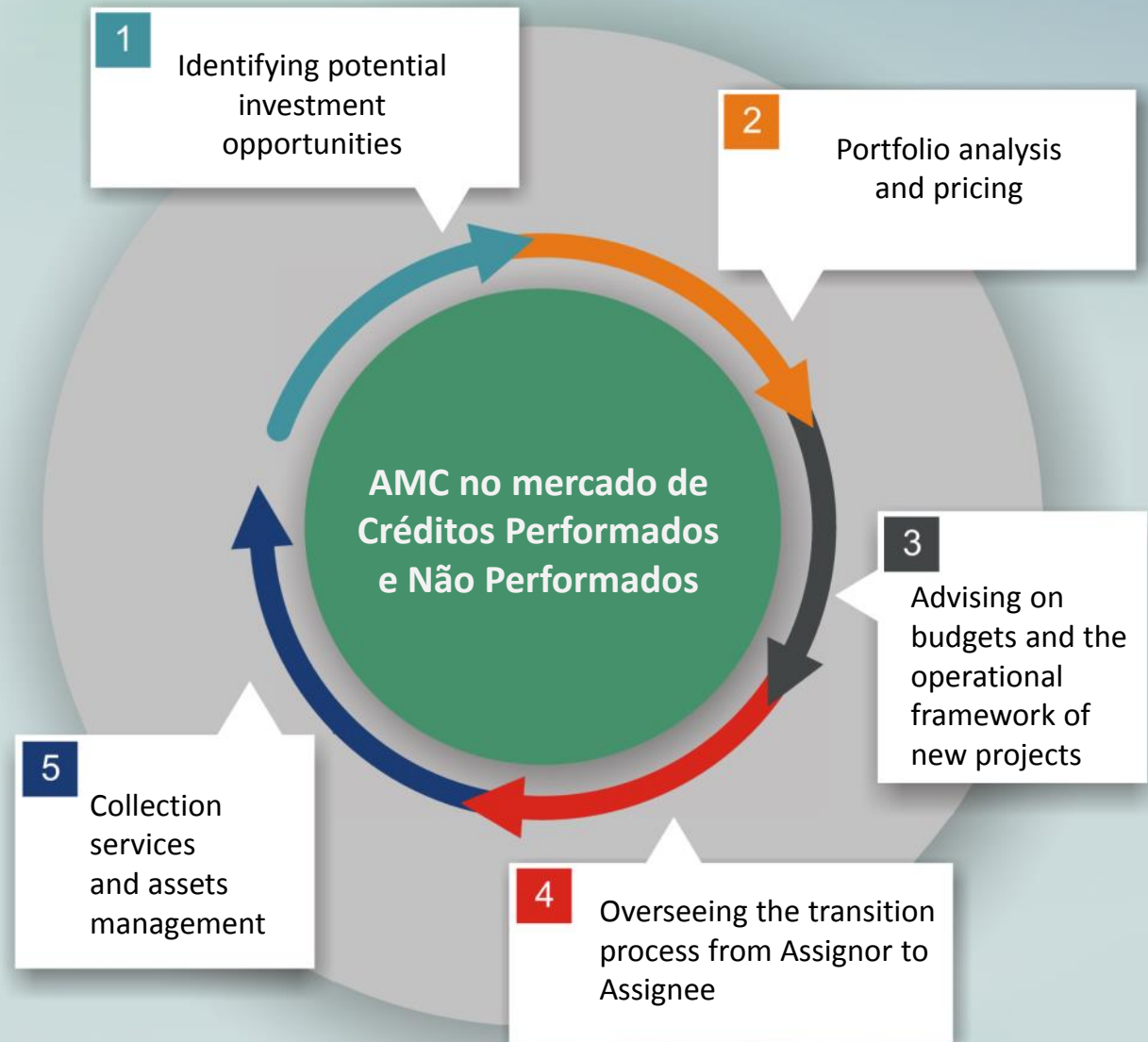
Legal support and management of litigations

Management of income and expenses

Performance assessment

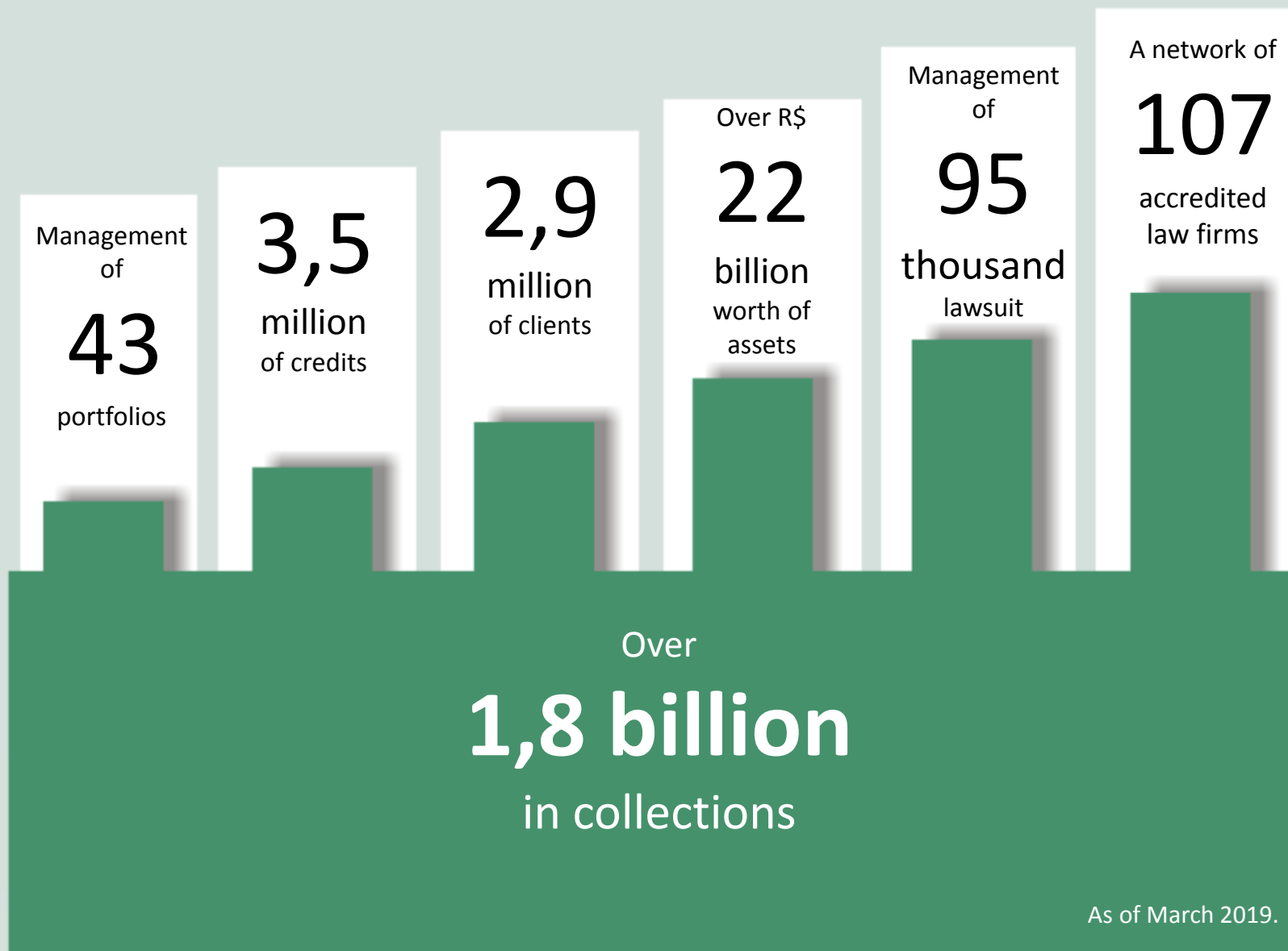
Recovery strategies

Market Presence



AMC do Brasil's presence in different segments of the market and throughout all of the phases of the receivables securitization enable us to focus on the actions that will efficiently contribute to achieving the results expected by investors and business partners alike.

Our Numbers



As of March 2019.

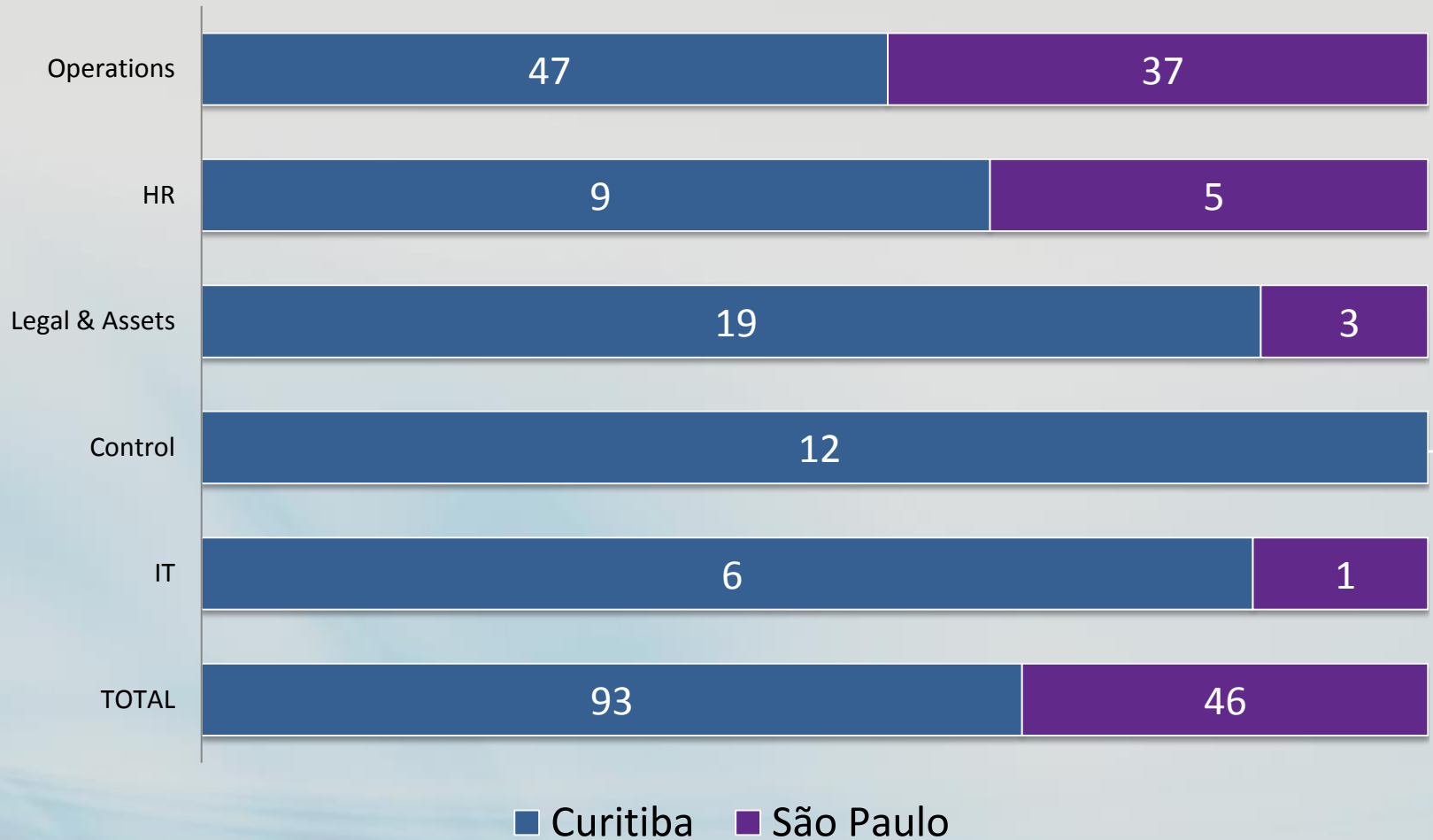


Our Team

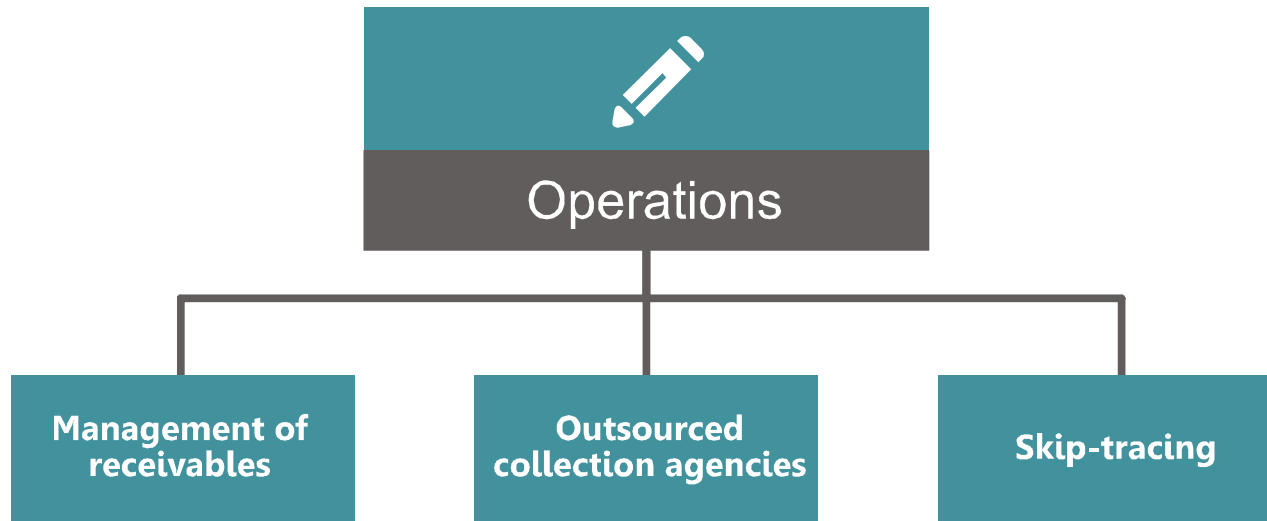
AMC do Brasil's structure combines an impressive array of comprehensive services spanning from securitization of receivables to prospection and appraisal of portfolios to collections.

Equally, our structure is also tailored for investors seeking stand-alone consulting in the securitization of receivables, appraisal, and portfolio pricing, back-up servicing, and the administration and running of judicial and extra-judicial collections.

AMC do Brasil currently employs 139* team members and is structured in five divisions.

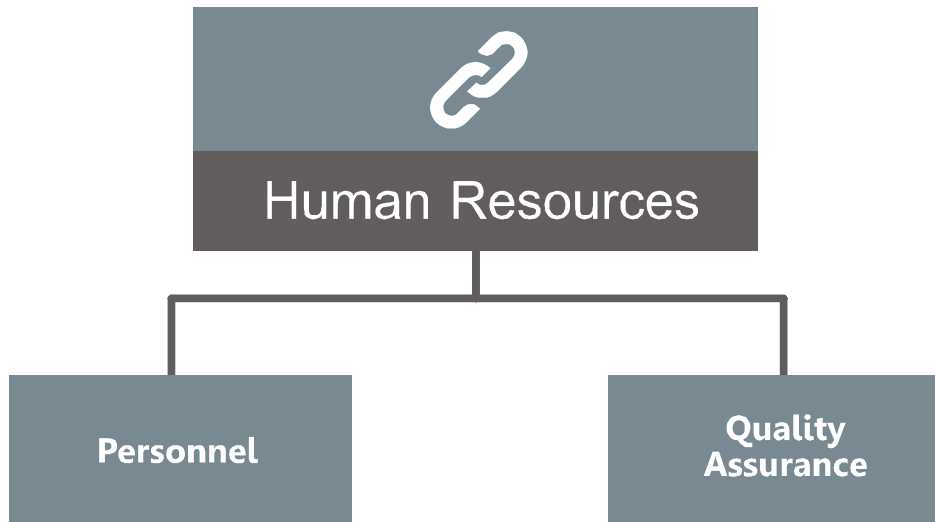


* As of March 2019.

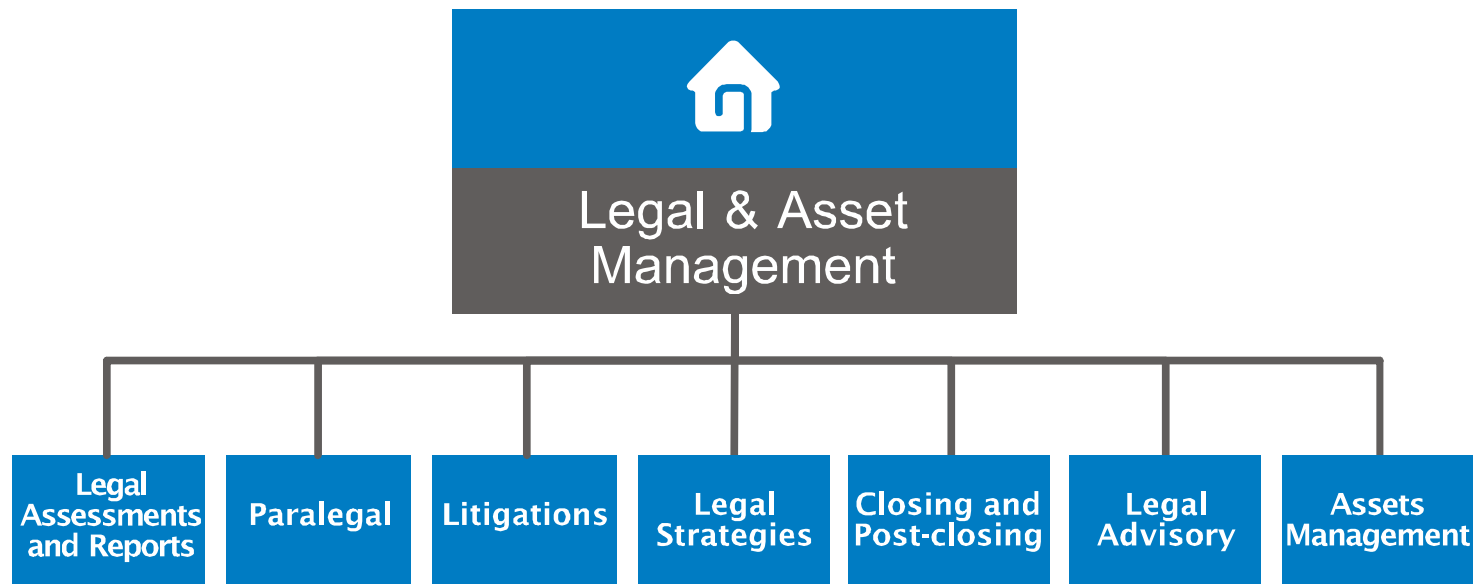


In addition to the management of credit receivables, the Operations division is also involved in the following activities:

- Liaises with, and manages outsourced collection agencies;
- Skip-tracing.

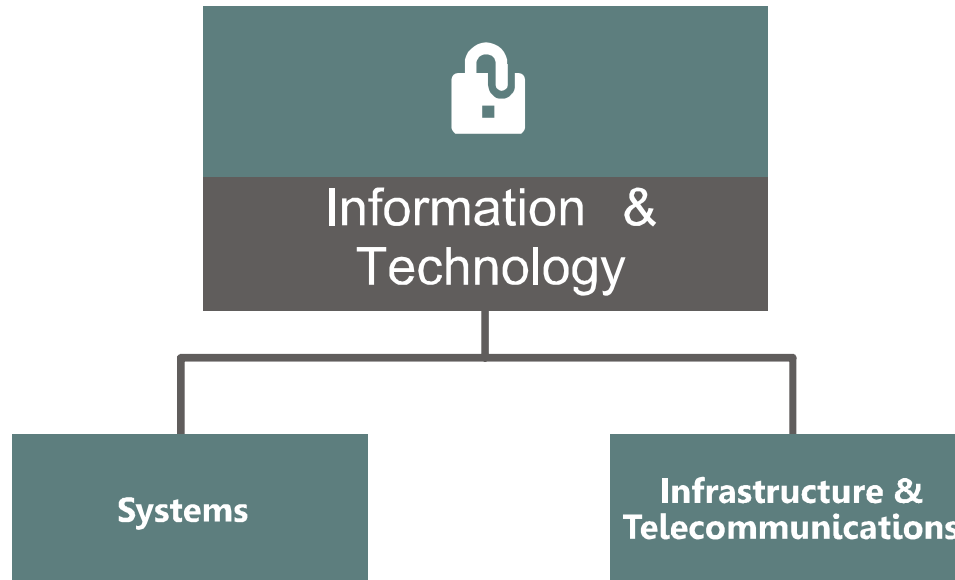


AMC do Brasil's HR division is responsible for managing all activities related to personnel, most noticeably in recruiting, inductions, training and development of the organization's employees with emphasis on the team of negotiators who are at the forefront of our business and as such are trained to meet our clients' requirements. Our HR team is also responsible for monitoring our quality performance as a provider of collection services.



Our Legal division is organized into different areas to efficiently serve both internal and external stakeholders. Amongst its activities and roles, the most noticeably of which are:

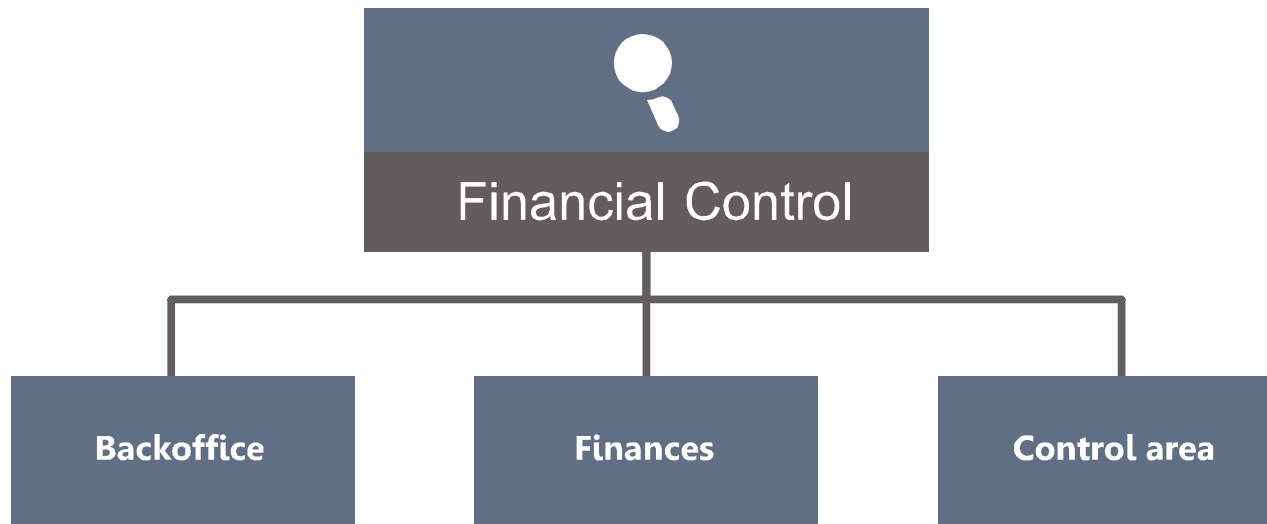
- Legal support during the stage of due diligence, review and negotiation of the credit assignment agreement
- Management of collection lawsuits and development of legal strategies
- Management of litigations-against, overseeing and controlling sentences and condemnations
- Hiring of, and guidance to accredited law firms
- Approval and control of legal expenses
- Analysis and control of Putbacks
- End-to-end management and control over assets pledged as collateral, which involves locating, recovering and formalizing any required documentation, as well as overseeing the sale of such assets in auction.
- Drafting of legal and extrajudicial agreements, overseeing all stages of post-closing



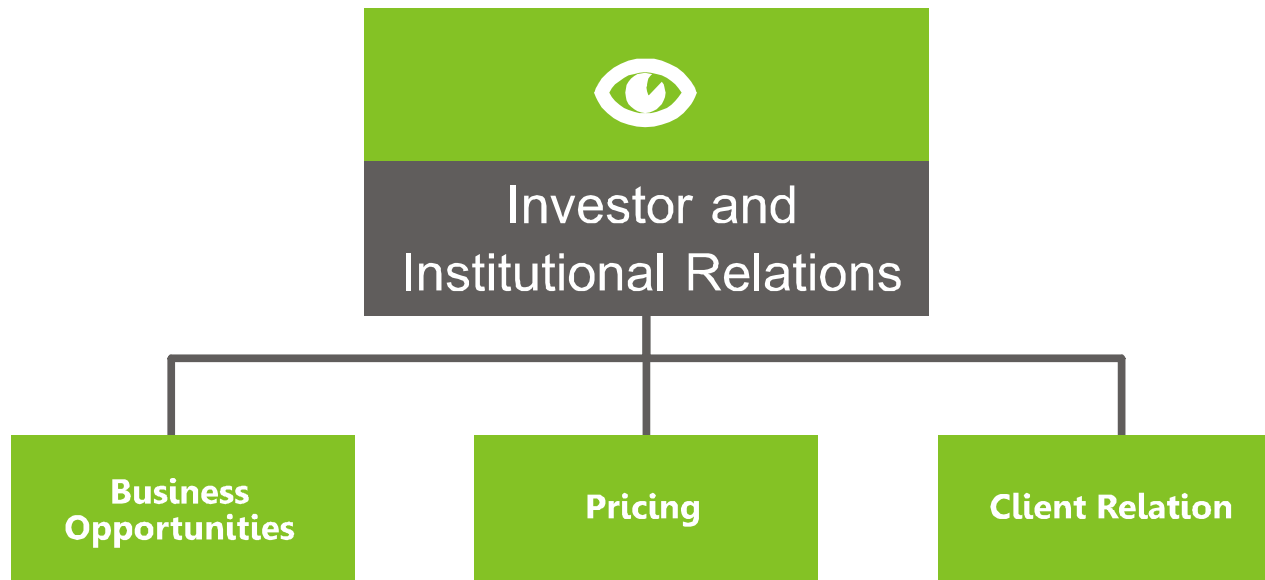
Our Information and Technology division is split into two teams that rely on the knowhow of highly qualified and certified professionals:

Systems: AMC's in-house built bespoke core systems utilize cutting edge technologies aimed at the provision of innovative tools for web-based services that can be accessed via smartphones, tablets, as well as other broadband supported devices and terminals.

Network and Telecommunications Infrastructure: AMC's telephony platform and network infrastructure are equipped to fully support its growing number of internal users, maintaining and making the required updates to ensure and control secure data access.



AMC do Brasil's Financial Control division is responsible for the management of all credit receipts, conference and payment of expenses, and furnishing financial reports, streamlining and optimizing costs to achieve our investors' objectives, and working closely with assignors to ensure a swift and amicable relationship.



A consulting division dedicated to identifying and structuring new business opportunities across various market segments with appraisal and pricing of receivables portfolios.

This division also coordinates and assists the deployment of receivables' data during the transition period with post-sale follow up, mediating and providing support to both Assignors and Assignees.



Contact our Business and Investors Division on

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Seamless efficiency and business acumen is applied to anticipating financial, commercial, and legal strategies with a view to maximizing results which, when aligned with our professionals' noteworthy experience, cuttingedge IT solutions and our full commitment in pursuing innovative solutions to meet clients and investors' needs, are the most notable differential features and evident cues of AMC do Brasil's highly successful operational platform.



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