

# **RED ARROW EXPRESS, INC.,**

(A Credit & Collection Firm)  
Unit 1631, Cityland Mega Plaza  
ADB Avenue corner Garnet Road  
Ortigas Center, Pasig City 1605  
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## **BRIEF INTRODUCTION & PROFILE**

### **I. Company Background -**

RED ARROW EXPRESS, INC., was formally organized on July 2, 1996, for the purpose of offering its services in areas of credit information, litigation checks, asset verification, and for the collection of current account receivables, deferred or installment payments, delinquent accounts and bad debts, the installation of collection systems, formulation of credit policies, debt management, and the conduct of all types of credit and personnel investigation.

The company's President & General Counsel is Roland B. Beltran, a member of the Philippine Bar since April 1990, where he has continuously practiced law for the last seventeen (17) years. He is the founder of the Beltran & Reyes-Beltran Law Offices.

Its extensive network developed through more than ten (10) years of debt collection and retrieval operations has greatly aided the firm's objective in obtaining tremendous high batting average eliciting favorable commendations from its clients mostly foreign based companies and individual businessmen.

It is without a doubt successful in the field of debt collection and retrieval operations, highly experienced Collection Specialists and Field Agents ably support Attorney Roland B. Beltran in his effort to maintain the highest standards of debt collection activities designed to protect the interest and reputation of its clients with due regard on the sensitivities of the business.

### **II. Related Offices –**

RED ARROW EXPRESS is sharing its office with BELTRAN & REYES-BELTRAN LAW OFFICES in a modest office condominium unit located at Unit 1631 Cityland Mega Plaza, ADB Avenue corner Garnet Road Ortigas Center, Pasig City 1605, Metro Manila, Philippines. The strategy of housing the two offices under one roof, complimenting each other in many ways, is not without legal basis as opined by Attorney Roland B. Beltran. He said "extra-judicial collection activities are not strictly regulated in the Philippines and thus there are more leeway in the pursuit of debt collection and retrieval operations compared when the debt is immediately referred and placed to a lawyer who do not enjoy the same flexibility in his method of collection other than those allowed by the canons of judicial ethics."

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There is, however, limit in the works and operations of a debt collection agency, and in some instances when extra-judicial services seem inadequate in the light of the nature of the account and the issues brought forward by the debtor, BELTRAN & REYES-BELTRAN LAW OFFICES shall perforce take over from RED ARROW EXPRESS, INC., to pursue the debt through a judicial determination of the issues tendered by the debtor.

RED ARROW EXPRESS has been working closely in tandem with its foreign counterparts ABC-Amega, Inc., situated in Buffalo, New York; and Baycorp of New Zealand.

### **III. Rate of Commission –**

We operate and function under a "NO CURE, NO PAY," arrangement. We do not earn our fees unless we are able to collect. Our compensation will come in the form of percentage sharing based on the amount actually recovered, and the rate of compensation is variable depending upon a number of factors such as the presence or want of a written contract, securities or guarantors among others.

Our customary rate of compensation on contingency basis is as follows:

<b><u>Debt Placement</u></b>	<b><u>Commission Rate</u></b>
USD\$ 1 – 20,000	25%
USD\$ 20,001 to 100,000	20%
USD\$100,001 to above	15%

As a matter of policy, we always encourage the debtor to remit the amount of debt directly to the designated account of the principal creditor *via wire transfer*; and when client confirms receipt of the remittance, RED ARROW EXPRESS shall invoice the client for services rendered requesting that payment be made within five (5) days from issuance of the invoice.

Kindly take note that when the account is forwarded to BELTRAN & REYES-BELTRAN LAW OFFICES, the foregoing rate and schedule of fees will be subject to additional requirements in view of court fees, litigation and out-of-pocket expenses that are normally incurred when the account is recommended for court suit.

### **IV. List of foreign clients –**

We are happy to announce that the following foreign companies have invested its trust and confidence on the ability of RED ARROW EXPRESS, INC., on the aspect of debt collection and retrieval operations.

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The names of our foreign clients with the corresponding contact details for reference purposes are listed below:

(See attachment for the list of Clients)