

# PT. Upper Class Collections

## Group Profile



# Contents

Pages 1	<b>CEO Message</b>
Pages 2	<b>Message from Julia</b>
Pages 3	<b>Our Values</b>
Pages 4	<b>History</b>
Pages 5	<b>Areas of Expertise</b>
Pages 6	<b>What We Offer</b>
Pages 7-12	<b>Individual Countries</b>
Pages 13	<b>TCM Group</b>
Pages 14	<b>UCC Qualities</b>
Pages 15-16	<b>Downloading a New Debt</b>
Pages 17	<b>Privacy Protection</b>
Pages 18-24	<b>Collecting Your Accounts</b>

## Page 1 - Message from the CEO

My name is Graham, and I am the founder and CEO of the Upper Class Collections Group.

I started the business in 2006 working alone from home. Today we are registered in six countries and have partners in 120 other countries around the world.

I like to think of ourselves as a grassroots company, having started from poor beginnings and as we grew, we created a company that was very transparent and inclusive. We try to create a second family for our team, so they feel valued and respected.

The result has been steady growth and survival in these uncertain times. I am very lucky to have such a wonderful and supportive team who are willing to sacrifice for the company when necessary. A business owner could not wish for a better family than those I have in UCC.

If ever you have any issues or questions about anything, do not hesitate to email me on [au.graham@ucc.net.au](mailto:au.graham@ucc.net.au).

Thank you.

Yours in Success,

Graham Lacey



## Page 2 - Message from Julia



My name is Julia, and I am the director of PT. Upper Class Collections in Indonesia.

I joined this group in 2019, and since joining I have learned much and proudly contributed to creating the great company UCC is today.

Working at UCC is the best experience throughout my career.

At UCC we are motivated to keep learning and enhance our knowledge so to improve our results for our valued clients. We are very lucky to have a leader like Mr. Graham who is dedicated and has plenty of knowledge to share. I love my work and I am motivated to make your experience with us as your new business partner as rewarding as possible. UCC has helped my life and my future a lot.

I am proud to be a part of UCC, which I consider my second family.

Thank you for taking the time to consider our services.

Yours in Success

Nurjulia Ginting, S.Sos

## Mission Statement

As the regions only premium debt recovery group we are committed to unlocking the true potential of your business by improving cashflow.

## Values

1. Build a better world with understanding through communication and education.
2. Embrace and drive change for the betterment of all.
3. Encourage growth and learning among all who have the drive to do so.
4. Pursue life with passion and determination while respecting individuality.
5. Drive creativity, open-mindedness, and adventure in each other so all may benefit.

## USP

Upper class Collections provides premium debt recovery services to the business community. We maintain a high-quality market position where great service and superior knowledge is expected.



## Page 4 - History



- 2006 Registered in Australia as a Sole Trader.
- 2014 Joined the TCM Group.
- 2016 UCC registered as a PTY LTD.
- 2016 Registered in Singapore.
- 2016 Registered in Malaysia.
- 2016 Registered in Vietnam.
- 2019 Created a presence in Indonesia.
- 2021 Registered in the Philippines.
- 2022 Created a presence in Thailand.
- 2024 Registered in Indonesia.

Our long-term objective is to have an office in every ASEAN country.

UCC is the largest Australian debt collection company in terms of number of offices and worldwide scope.

### **Welcome to Upper Class Collections!**

Our company started in Perth Western Australia in 2006. It originally started as a sole proprietor working from home.

Over time we grew, moved into offices, employed more people, registered as a company, and then expanded overseas.

UCC has never had outside investors or financial backers. UCC has always survived from its own earnings. We have expanded and survived Covid simply with sound financial management of the company.

Long term objective is to have an office in every ASEAN country



We can collect your outstanding accounts in 150 countries around the world. We have our own offices in Australia and Southeast Asia.



We can manage all your receivables globally. We can offer a tailored solution based on your specific needs starting from the sales process to going legal.



We can handle any field work on a global scale. We can visit people, visit businesses, do any sort of verification checks and process serving.



We are developing our own debt collection software. We started Beta testing it in 2024.



# WHAT WE OFFER

We offer a variety of services to assist all along the receivables cycle



## LOCAL DEBT COLLECTION

We can collect debts within your local area, city or country.

## LEGAL SERVICES

We have solicitors in 120 countries around the world and we only use the best.



## GLOBAL DEBT COLLECTION

We are a shareholder of the TCM network with 150 agents worldwide.

## SKIP TRACING

Skip tracing is finding people. This service varies wildly from country to country.



## FIELD SERVICES

We can provide field visits or serve documents in most countries.

## CREDIT REPORTS

We can provide credit reports for millions of companies worldwide.

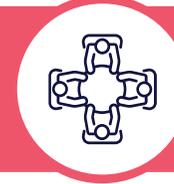


## RECEIVABLES MANAGEMENT

We can manage the whole receivables cycle of your accounts at reduced rates.

## FREE ADVICE & TRAINING

Advice is free with UCC, and we can provide training courses for a modest fee.





### Australia

My name is Grace, I am the marketing representative for UCC in Indonesia.

We first started our operations in Perth Australia in 2006. Starting very small and with limited financial resources we have since grown to become the great company we are today.

Upper Class Collections is privately owned, so investors have no say in running our business. We operate solely for the benefit of our employees and clients.

Our long-term objective is to have an office in every ASEAN country and in the following pages I will show you how close we are to achieving this.



Indonesia

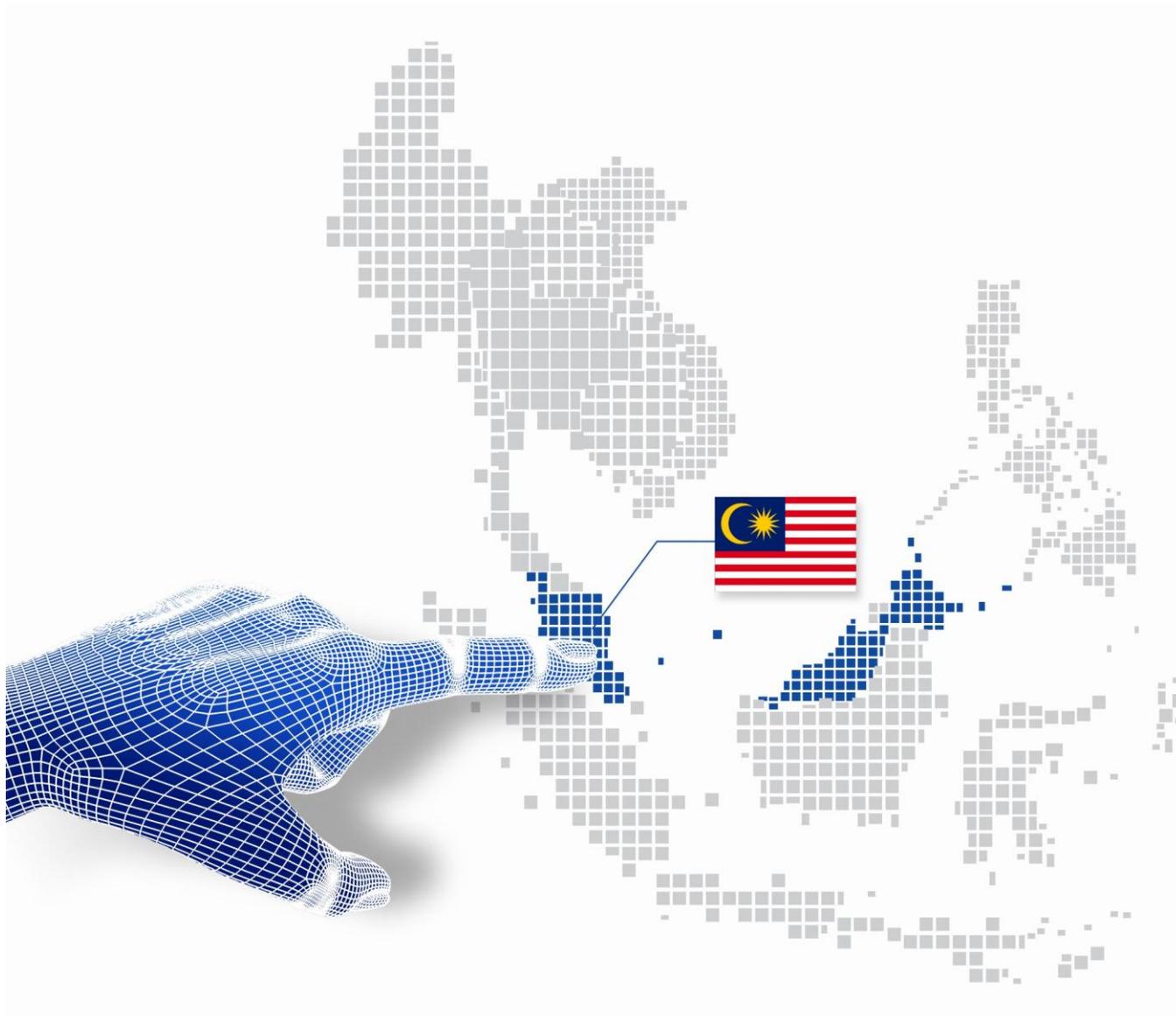
From 2022 we had a presence in seven countries, which is Australia and six ASEAN countries.

In alphabetical order I will explain each country starting from Indonesia.

We had a presence here since December 2019 and registered a company in 2024. We have offices in Jakarta and Medan.

Our objective is to expand and cover the most populated islands.

Our Indonesian office contact is [id.office@ucc.net.au](mailto:id.office@ucc.net.au)



Malaysia

We registered in Malaysia in 2016 in Bander Sunway which is near Kuala Lumpur in Selangor.

We service all areas of mainland Malaysia and hoping to expand into Sabah and Sarawak soon.

Our objective is to expand our team in all states of Malaysia so we can collect your debt no matter where the debtor is located.

Our Malaysian contact is [my.office@ucc.net.au](mailto:my.office@ucc.net.au)

## Page 10 – Individual Countries - Philippines

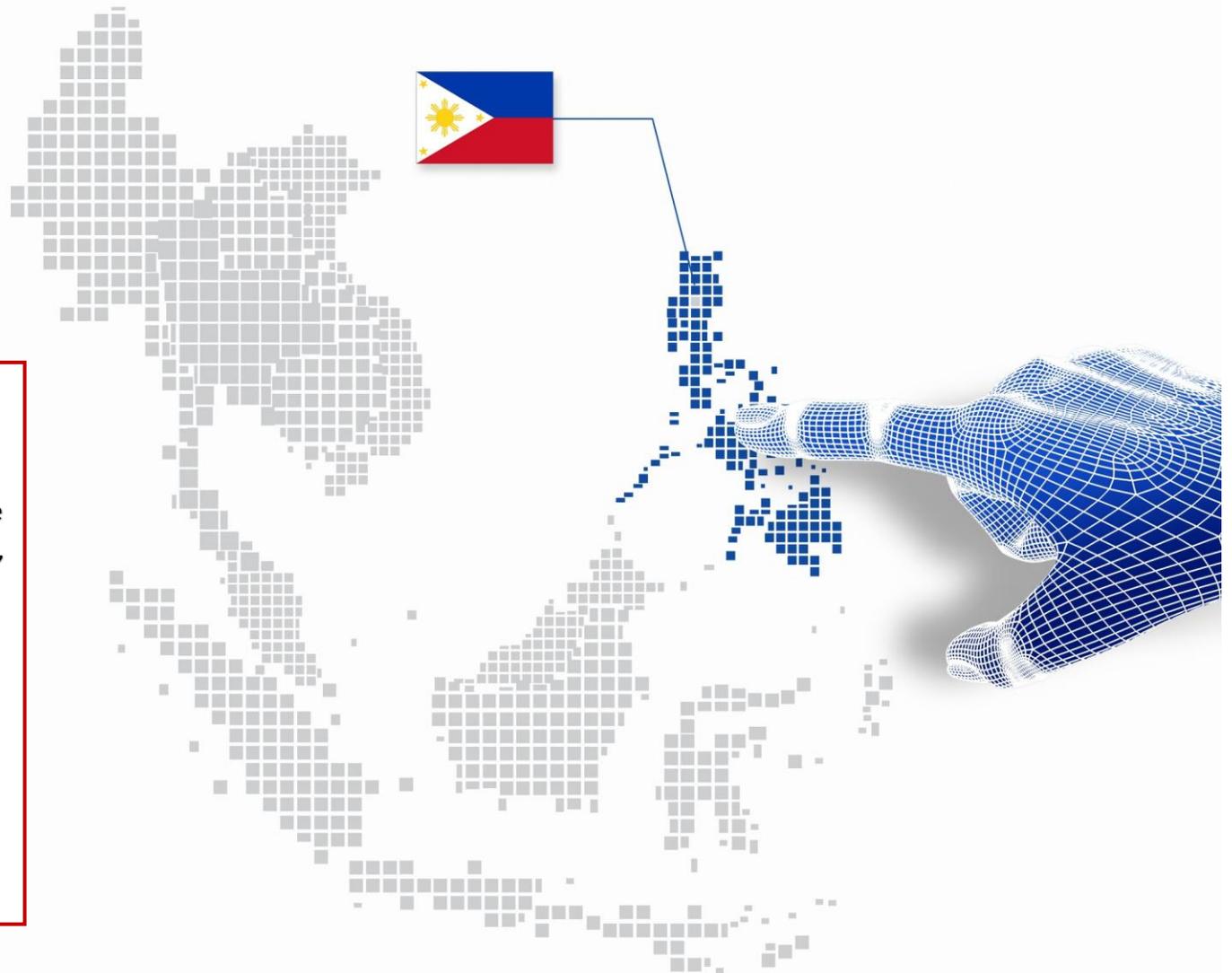


### Philippines

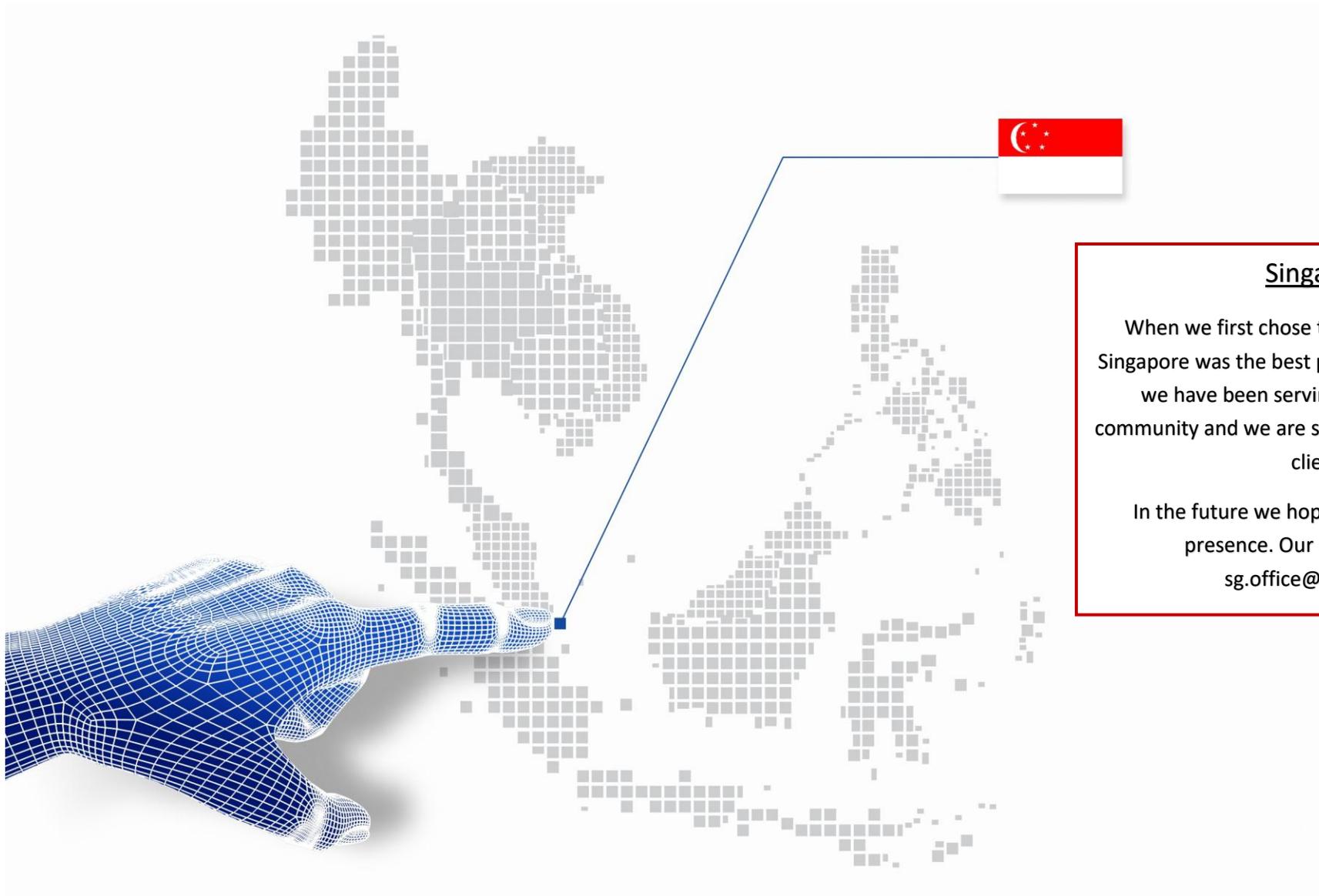
We registered in the Philippines in 2021, though we had a presence here since 2014. We now have half our team located here with people in Manilla, Cebu, and Negros Island.

Our office is located in Cebu, but as the Philippines is made up of islands, it is important that we spread our team to as many islands as possible.

Our Philippines office contact is  
[ph.office@ucc.net.au](mailto:ph.office@ucc.net.au)



## Page 11 – Individual Countries - Singapore



### Singapore

When we first chose to expand into ASEAN, Singapore was the best place to start. Since then, we have been serving the local business community and we are serving several prestigious clients.

In the future we hope to expand our local presence. Our office contact is [sg.office@ucc.net.au](mailto:sg.office@ucc.net.au).

## Page 12 – Individual Countries – Viet Nam



### Viet Nam

Since we have been active in Vietnam the government has made debt collection agencies illegal. So, we now work with solicitors in collecting any accounts.

In the future we are eager to establish our own legal firm and expand the business to both Ho Chi Minh City and Hanoi.

Currently we are located in Ho Chi Minh City and our contact is [vn.office@ucc.net.au](mailto:vn.office@ucc.net.au).



**TCM Group**  
Global Debt Collection



For those countries outside ASEAN, we use the TCM Network.

We are a proud shareholder of the TCM network, the first and most respected international debt collection company in the world. We cover 120 countries and represent governments, financial institutions, international companies, trade companies, and education institutions. We provide debt collection, legal services, skip tracing, field services and credit reports.

All members of the TCM Network specialise in international collections and know intimately the local laws and customs of every country.



## Page 15 – Downloading a New Debt



File Name **John Smith**  
 Your Ref **11111111**  
 Debt Amount **\$100,000**  
 Currency **USD**

UCC Ref **22222222**

Contract Provided **No**  
 Terms & Conditions **No**  
 Invoices Provided **No**  
 Jurisdiction Clause **No**  
 Interest Clause **No**  
 Costs Recoverable **No**  
 Personal Guarantee **No**

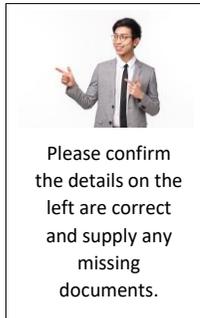
ASIC (Aust) **Registered**  
 ACRA (SG)  
 SEC (PH)  
 SSM (MY)

Virtual Office **No**  
 Jurisdiction **Philippines**



“Thank you for placing your trust with us”

Julia – Downloads  
 Indonesian Office



Please confirm the details on the left are correct and supply any missing documents.



I have given your account to our Debt Resolution Expert **Ricardo Somblingo** at [ph.collections2@ucc.net.au](mailto:ph.collections2@ucc.net.au)



**Ricardo** will be sending you reports and updating you as often as you require.



You can access your accounts at anytime online. Just ask for login details and we will supply them to you.



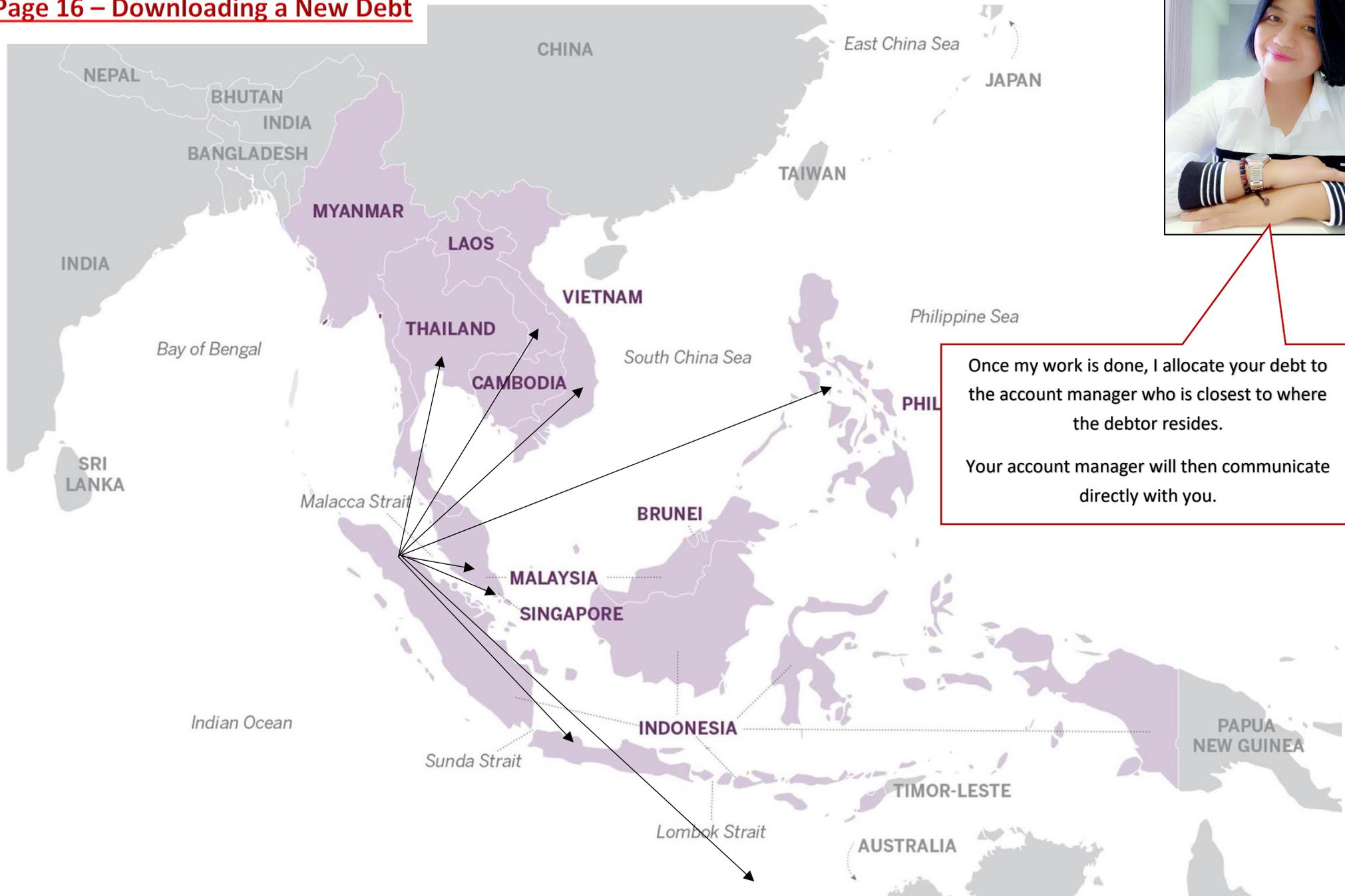
One of my responsibilities is downloading new accounts. When I receive your debt, I must do a lot more than just download it.

I must go through all the documents you provide and ensure the debt is valid and abides by our own Indonesian laws and the laws in the debtor’s country.

I will check the address of the debtor and if the debtor is a company, I must ensure the company is registered with the government authorities.

You will receive the form on the left (or similar) if you send us an individual debt, giving details of your account and explaining what further information we require. For bulk accounts such an acknowledgement will not be provided.

**Page 16 – Downloading a New Debt**



Once my work is done, I allocate your debt to the account manager who is closest to where the debtor resides.

Your account manager will then communicate directly with you.



**SALINAN**

PRESIDEN  
REPUBLIC INDONESIA

UNDANG-UNDANG REPUBLIK INDONESIA  
NOMOR 27 TAHUN 2022  
TENTANG  
PELINDUNGAN DATA PRIBADI

Indonesia introduced personal data protection laws on 17 October 2022

When we transfer accounts from person to person your data is always protected with the most advanced debt collection software available.

We respect the privacy laws of all countries and do everything to ensure there is no data breach.

We use the most advanced technology currently available on the market and we are also developing our own software with our own full time IT programmers.

The screenshot displays the 'Case Manager (Case Details)' interface. Key sections include:

- Our Ref:** Case Number 102997, Action No Selection.
- Status:** LOD2 - Second Letter of Demand to Debtor.
- Our Client:** TEST - Test Client - Contact Rosa (Sales Rep.s NA).
- Plaintiff:** No Plaintiff Assigned.
- Debtors Table:**

Full Name	Including Contact	Address	Mobile	Work Phone	Home Phone	Email	Relationship
Vanessa TEST		12 Payne St WA 3146				sg.office@succ.net.au	Primary Debtor/Third Party
- T/As:** Debt Summary table showing values for Debt Value (558.60 AUD), legal costs (35.00), other costs (550.00), commission (167.58), interest (100.00), payments (950.00), and discount (0.00), resulting in a Balance Due of 461.18.
- History Table:**

Date	Time	Notation	Debtor \$	Client \$	Remitted	Invoiced	User
14.11.2020	10:03:52	TEST					GL
31.03.2021	13:01:33	Debtor LastName/Company Name changed! from: Mrocki to: TEST					GL
29.01.2021	10:09:01	Outbound Email to michelleparker21@outlook.com.au - Subject: RE: Our Ref 102997 Test Client -vs- Vanessa Mrocki					MP
28.01.2021	13:43:03	INBOUND EMAIL received from Elizabeth Peterson (liz@debtcol.com.au) on 28/01/2021 at 01:43PM Subject: RE: test (# CASE: 102997 #)					SYSTEM

## Page 18 – Collecting Your Accounts



MangoApps Windows Messenger (v.15.6.0)

+Start a Chat  
+Create a Group Chat  
+Start a Screen Share

ACTIVE Clear

- Hoai Nguyen  
😊 Pacta sunt servanda
- Must Read  
20 Members
- Michelle Parker  
Offline
- Juliet Sumalinog  
👍
- Ritney Ly  
😊 Country Mouse aka Superman
- UCC Team  
32 Members
- Kyle Gigabine**  
😊 Out for the Day!
- Huong Hoang  
Idle
- Nurjulia Ginting  
😊 Away
- Katrina San Jose  
Idle
- Ricardo Somblingo  
😊 Work hard and be kind and amazing t...
- Prasetyo Pribadi

**Kyle Gigabine** 😊 Out for the Day!

1634969523164.png

**Kyle Gigabine** Sat, 23.10.2021 14:13  
Here is the email i will send to our client sir please check.

**Graham Lacey** Sat, 23.10.2021 14:18  
Your email is ok

**Kyle Gigabine** Sat, 23.10.2021 14:21  
Thank you sir. I will send it now sir.

😊 Hi Kyle. You have a new account 123456

39/4000

Notifications  
People  
Teams  
Preferences  
Email Report  
Help

Welcome to Upper Class Collections!

For Indonesian accounts I will be your account manager and my name is Pras. At UCC we call debt collectors “Account Managers”, and I will be managing your accounts. I am based in Jakarta.

Julia downloads your debt into our debt collection software and then she messages me on our intranet to notify me that your debt has been downloaded.

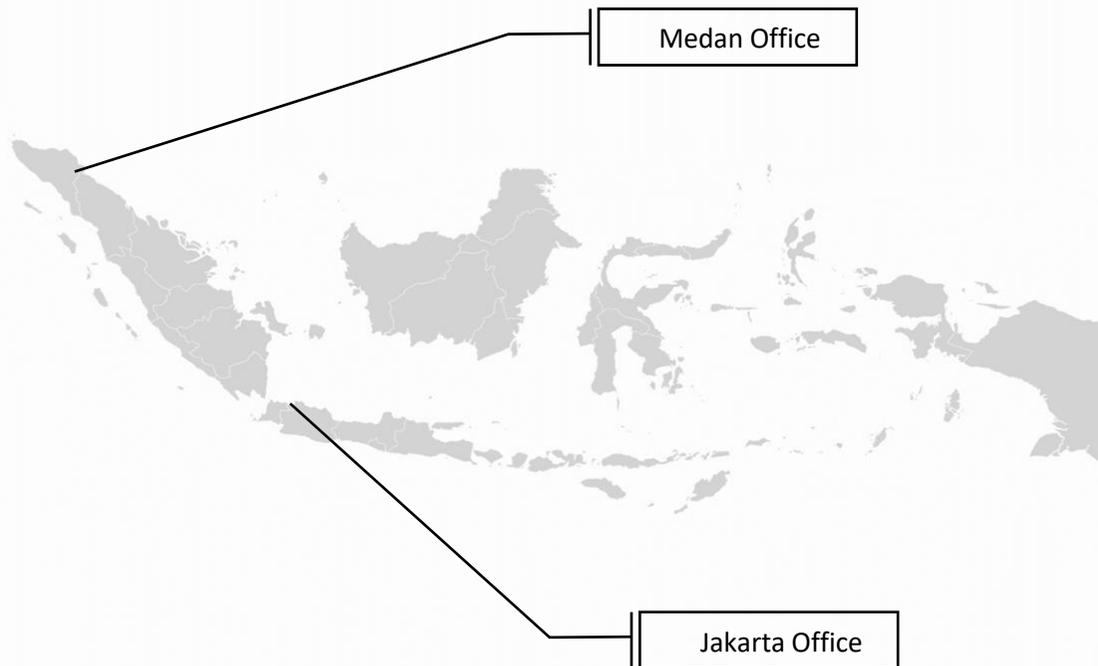
I will check the information downloaded to ensure it is correct and that everything adds up. I will email you to introduce myself. If you have any questions, you can ask me directly.

## Page 19 – Collecting Your Accounts



At Upper Class Collections our business model is very different. Instead of having just one large call centre, we will spread our team to cover as many islands as possible. This makes it easier and cheaper to visit debtors and improves collection results because the account manager knows the local environment.

Currently we have team members in Jakarta and Medan, but we are hoping to expand to other islands in the near future.





**Australian Office**  
Upper Class Collections Pty Ltd  
ACN: 610 106 128  
Suite 5, 2/48 Weston Road  
Jondalup WA 6027

**Malaysian Office**  
Upper Class Collections SDN BHD  
SSM: 1207589-A  
21-50-B Sunway Geo Avenue,  
Jalan Lagoon Selatan,  
Bandar Sunway,  
Subang Jaya Malaysia 47500

**Philippines Office**  
Upper Class Collections Corp  
SEC: 2021050013901-12  
34E16, Skyline 4, Tower B,  
West Gezonon street,  
Cebu IT Park, Apas,  
Cebu City, Philippines 6000

**Singapore Office**  
Upper Class Collections  
ACRA: 201601203D  
5 Shenton Way,  
UIC Building #10-01,  
Singapore 068808

## Upper Class Collections

## Anti-Slavery Statement

Australia Indonesia Malaysia Philippines Singapore Vietnam

Our job is collecting your accounts in an ethical and professional manner to ensure your reputation is protected.

UCC has a hundred debt collection companies and solicitor firms around the world who use our services, which just goes to show the international reputation we have.

Your reputation is worth money, and you do not want this ruined because of stupid things your debt collection agency does. Having videos on YouTube of your debt collector doing bad things to your debtors can destroy your business.

We study hard and produce internal publications to ensure your reputation is protected.

**Australian Office**  
Upper Class Collections Pty Ltd  
ACN: 610 106 128  
Suite 5, 2/48 Weston Road  
Jondalup WA 6027

**Malaysian Office**  
Upper Class Collections SDN BHD  
SSM: 1207589-A  
21-50-B Sunway Geo Avenue,  
Jalan Lagoon Selatan, Bandar Sunway,  
Subang Jaya Malaysia 47500

**Philippines Office**  
Upper Class Collections Corporation  
SEC: 2021050013901-12  
Skyline 4, Tower B, West Gezonon Street  
Cebu IT Park, Apas,  
Cebu City, Philippines 6000

**Singapore Office**  
Upper Class Collections (SM) Pte Ltd  
ACRA: 201601203D  
5 Shenton Way,  
UIC Building #10-01,  
Singapore 068808

**Vietnam Office**  
Cong Ty TNHH Upper Class Collections  
011649501  
214 Hoang Hoa Tham,  
Ward 12, Tan Binh District,  
Ho Chi Minh City, Vietnam

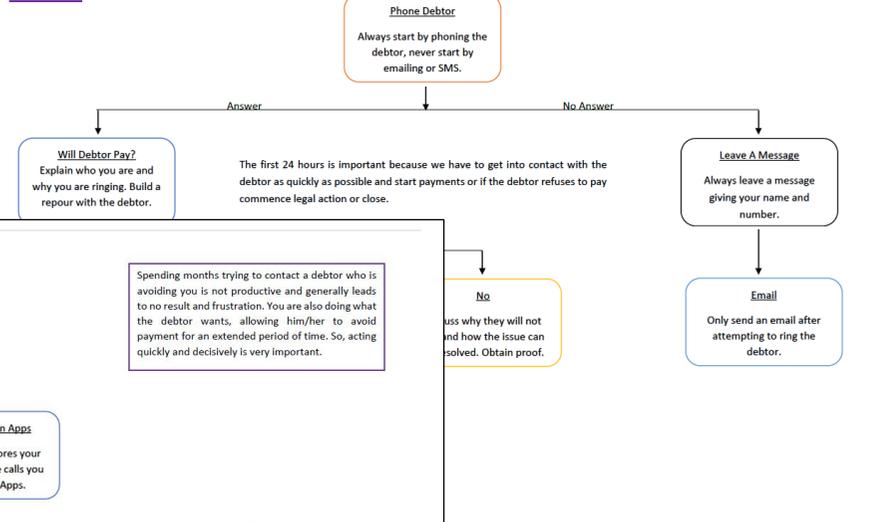
# Page 21 – Collecting Your Accounts



## Debtor

First Day

[PAGE 23](#)



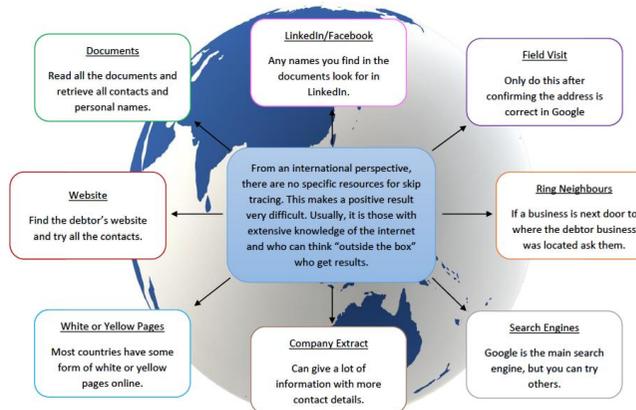
## Debtor Avoiding Contact

[PAGE 35](#)



## Skip Tracing

[PAGE 37](#)



So, the big question, how do I collect your accounts?

This is a difficult question to answer because like most things in life it can be rather complex depending on what the other party does.

The collection guidelines you saw on the previous page is currently 133 pages long and is continually being improved and expanded.

In its most basic form, all debt collection agencies do the same thing. We first try to get in touch with the debtor, often this is the hardest thing if the debtor is avoiding.

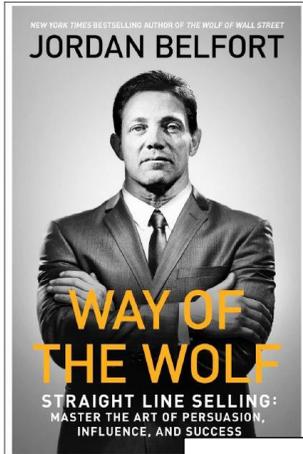
The pages on the left are from our collection's guidelines.

# Page 22 – Collecting Your Accounts



## Phone Call Management

PAGE 17



Jordan states that there are three important attributes you must convey to the other person within 5 seconds of the conversation taking place:

- 1. First, you're as sharp as a tack.**  
You must convey the image of a born problem-solver, possess mental speed and agility others can only dream off. To achieve this, you must become an expert in your field and know what you are talking about.
- 2. Enthusiastic.**  
You must sound upbeat, enthusiastic, full of energy and thrilled to be speaking to them. To achieve this, have a belief that what you are doing is right. You are a negotiator, a problem-solver, someone people turn too when no one else can help. You are a leader.
- 3. Expert.**  
You are an expert and know everything about credit management and the laws that govern the industry. You are someone people listen to because you are an authority in the industry, a leader people look up to.

What Jordan is saying is that you must always be the best you can be and not place limitations on yourself. There is no room in this world for people who come in second best.

Now listen to these videos on YouTube.  
<https://www.youtube.com/watch?v=chcYXBsNL1A>

## Debtor Psychology 102

PAGE 32

In our industry experience is everything. Only with experience do we learn how to deal with people and communicate with different personalities to achieve our objective.

A lot of this is subconscious and involves owning the conversation and conveying the appropriate words depending on the personality type and situation to achieve an outcome. Seriously, it can get this complicated.

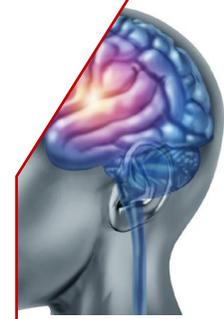
We include such skills in our training at UCC so our communication improves, and we can achieve things others cannot.

Here are more pages from our collection's manual about phone management and debtor Psychology.

Small debtors are typically short term. They do not think in long term senses of their and only think of gratification today.

Debtors who are responsible for their actions in the interest of business decisions. There is not enough responsibility for their decision.

Professional debtors care about themselves and do not care about society or the negative impact their actions have on others.



## Phone Call Management

PAGE 18

When answering the phone, always display confidence and assertiveness.

It is very important that the person at the other end of the phone understands that you are professional and knowledgeable. The other person will determine this within seconds of you answering the call.

"Welcome to Upper Class Collections, this is Mary, how may I help you?"

By using such words as "Welcome", "Please" or "May I", you are immediately creating an atmosphere of friendship and transparency which will help you deescalate a tense situation.



Never underestimate the power of a phone call. There are many techniques you can use to make your phone call more effective.

**Voice modulation** is the fine tuning of the pitch or tone of your voice to convey a message to full effect.

For example, when you whisper, this gets a person's attention and heightens the tension and importance of what you have to say.

Or you may raise your voice with enthusiasm when you understand what someone else is trying to say.



This diverts their attention and allows you to gain control again.

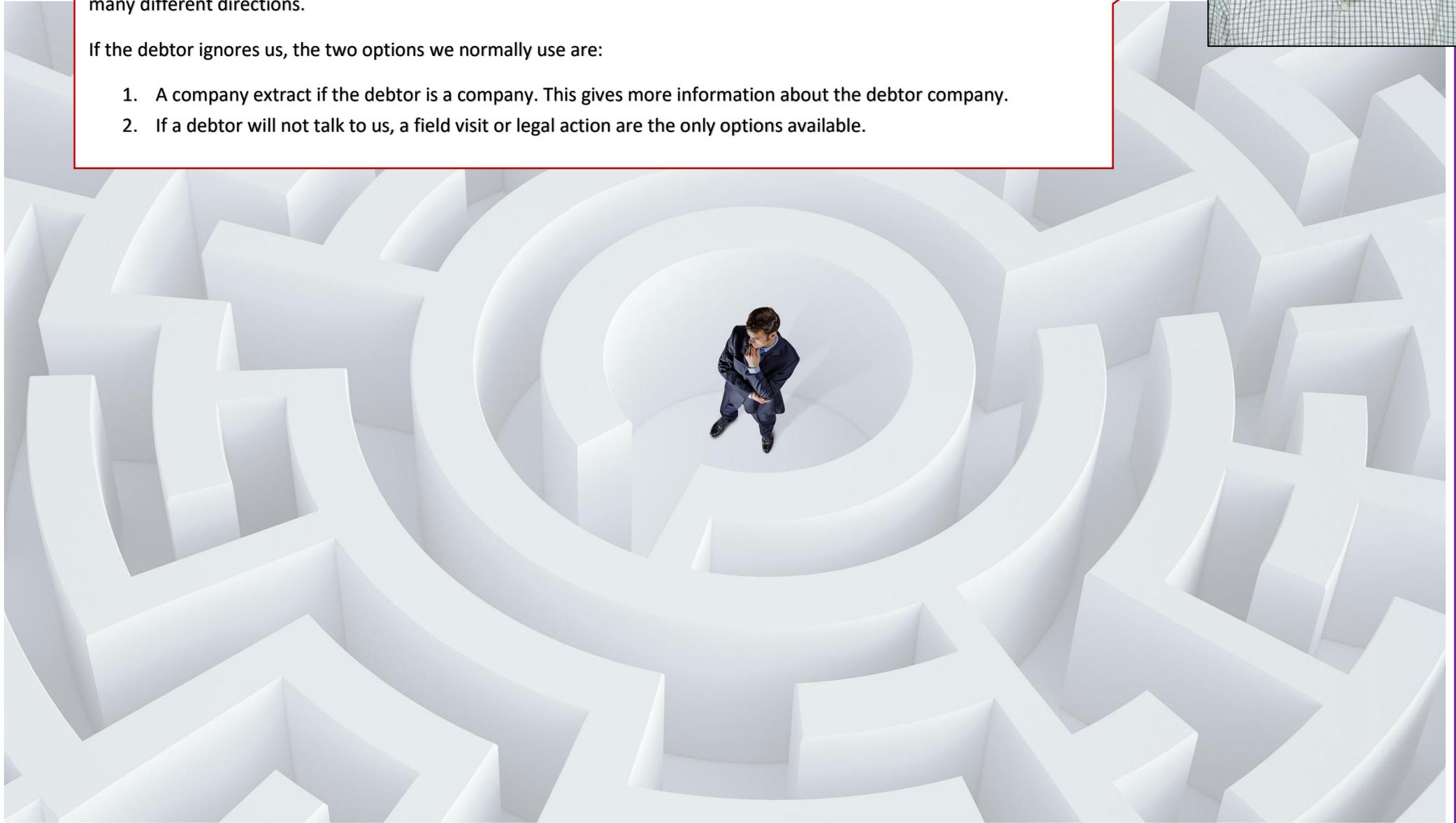
## Page 23 – Collecting Your Accounts



If a debtor does not answer the phone, we will try all our resources to communicate with them. Whether this is by phone, email, communication apps, social media, or other ways, we will try to communicate through every possible channel. There are many options available, and we will try them all. Often like a maze, trying to find the right solution can involve trying many different directions.

If the debtor ignores us, the two options we normally use are:

1. A company extract if the debtor is a company. This gives more information about the debtor company.
2. If a debtor will not talk to us, a field visit or legal action are the only options available.



## Page 24 – Collecting Your Accounts



### Reading Company Extracts

PAGE 39

Our collections manual even teaches us how to read the company extracts properly so we can get the maximum amount of information and determine what the debtor may do in the future.

Company extracts are very important, and we use them often when:

1. Pursuing a debtor who is a company.
2. Trying to find a debtor who may own a company.

It is a concern if a debtor company keeps changing their name. Changing a name of a company is a bad move for a business because the good reputation the previous name may have had disappears. Companies only change their name either when they get brought out by another company or to hide a bad history.

Status is obviously the most important thing if you are pursuing this company for a debt. If the company is deregistered or being struck off, you cannot pursue the debt because there is no entity to pursue.

Registered address is often the accountants or could be the home address of the owner. If you're trying to find out if the business is still operating, you could ring the accountants and ask or if this is the address for the owner then do a field visit.

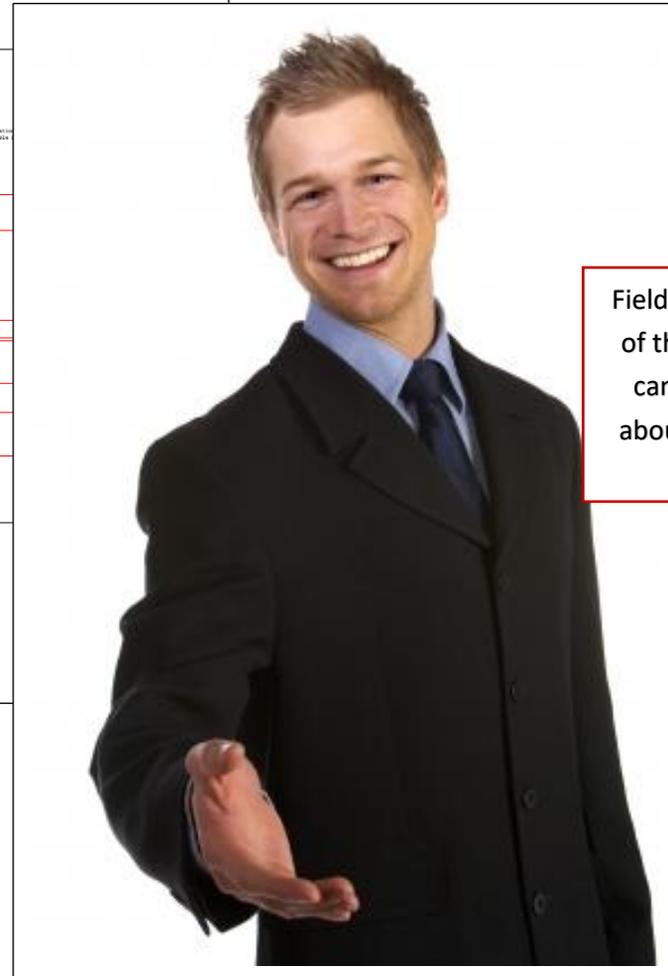
Business address should be where the business actually operates, so where its employees are actually working. This is normally where you would do the field visit if required.

Make sure you do a Google search on each of the above two addresses to confirm what these addresses are, whether private residences or commercial premises.

ALTHOUGH ALL OFFICES HAVE BEEN ADVISED NOT TO REVEAL THE INFORMATION CONTAINED HEREIN TO ANY OTHER PERSON, THE REGISTRAR OF COMPANIES SHALL NOT BE LIABLE FOR ANY LOSS OR DAMAGE OR UNLAWFUL INFORMATION.

**COMPANY INFORMATION**

Name	: MU OYENSOOYU SERVICES CON. SDN.
Last 10 Name	: NIL
Date of Change	: NIL
Registration No.	: 20090305743 (207448-V)
Incorporation Date	: 29-07-2009
Registration Date	: NIL
Type	: LIMITED BY SHARES / PRIVATE LIMITED
Status	: SOLVENT
Registered Address	: SUITE 07-11, TEN PLAZA MIDVA TOWER NO. 19, JALAN DEBU BUKU MERU JURU BANGU 05000
Postcode	: 05000
Country	: MALAYSIA
Business Address	: NO. 51, JELAN BUKIT 9 DUNGAS BUKIT BANGAS DESA ALAM MUDA 05010
Postcode	: 05100
Nature of Business	: GENERAL MANUFACTURE AND TRADING AGENTS CONTRACTORS, GENERAL BUILDING



Field visits are a very important part of the debt collection process. You can discover a lot of information about a debtor by having someone visit their office or home.