

# Code of Conduct

Values form the basis of human conduct –  
values and conduct at EOS



EOS



# Contents

	Prologue	4
<b>1</b>	Legislation	6
<b>2</b>	Responsibility	8
<b>3</b>	Clients	10
<b>4</b>	Our clients' customers	12
<b>5</b>	Data	14
<b>6</b>	Employees	16
	Contact	18



# Dear clients and colleagues,

Wholehearted acceptance of the values that make our modern world a place of peace and freedom for individuals and a place of free enterprise for commercial organizations constitutes an important part of the EOS Group's identity. These are ethical principles that form the basis for the conduct of each and every commercial enterprise.

As part of a complex entity that combines different cultures, different histories, different geographical situations and different religions, we are responsible for ensuring that this entity functions efficiently. We regard it as our duty to put our well-founded ethical and moral principles into practice wherever we are active as a commercial organization.

The reputation of EOS, both in the world of commerce and in the eyes of the public, is one of the most important assets of our group. How we are perceived is affected not only by the high quality standards that we, as a market leader, require from our service providers, but also by the conduct of every individual who works for the group. Each of them helps to shape our values: reliability, respectability, integrity, collaboration and un-

derstanding. So it is essential that we are all in agreement about the core values that hold our corporate culture together.

We expect all our employees to act in accordance with these values and rules. Everyone is equally bound by our ethical principles. Anyone who contravenes them will have to face the consequences, which can extend to termination of their contract of employment. We require all management staff in the EOS Group to live by our values and to communicate them to others.

Our clients, too, should share our basic ideas about what collaboration involves if they are to work with us successfully. Anyone who is looking for short-term profit regardless of losses has come to the wrong place. At EOS, success means finding focused, cooperative solutions for all parties involved. This is why EOS does not make exaggerated offers that can be achieved in practice only by using dubious methods.

Our standards are high, and so is the level of trust we place in our staff. That is why we stand firmly behind all those who, day by day, take on the challenges of our business on behalf of EOS. They can be assured of our full support.

Hans-Werner Scherer





# Profound values constitute the basis of our conduct

- Observance of human rights is the cornerstone of our concept of harmonious life on earth.
- Data protection is all about the individual's fundamental right to privacy and is guaranteed by EOS in all circumstances.
- Respect for the law and the prevailing value system is a matter of course for the EOS Group in every country where it operates.
- We are firm advocates of regulatory institutions for the industry which go beyond the legal requirements, e.g. the Federation of European National Collection Associations (FENCA), and we comply with the rules and quality standards which they define.

*A society in which everything that doesn't cost money is regarded as worthless is not a truly humane one.*

Richard von Weizsäcker (\*1920), German politician



*The basis of any true responsibility is to be clear about the true significance of one's actions.*

Max Steenbeck (1904–81), German physicist

## We are part of a whole

- As members of a complex society, we make an economic contribution to its continued existence and its further development.
- All strategic and operational decisions, as well as our daily work on behalf of the company, help to prepare and safeguard EOS for the future as a functioning commercial organization.
- As a financial services provider, EOS makes an important contribution to the functioning of society by protecting our clients from financial losses.
- We condemn discrimination of any kind, particularly discrimination on grounds of religion, ethnic origin or political beliefs, in the strongest possible terms.
- We speak out in favour of living in harmony with the environment. We contribute to the conservation of our environment by managing resources with care.



*The best ideas come to me when I imagine that I am my own customer.*

Charles Lazarus (\*1923), American entrepreneur

## We are a **service provider** and a **partner** to our clients

- Our goal is a lasting cooperative relationship with our clients. We handle every assignment with a view to achieving sustained, long-term success.
- Having accumulated decades of experience as a reputable specialist in our field, we guarantee that all offers we make will be binding and realistic.
- As a full service provider, the EOS Group offers an all-round product portfolio and responds to clients' wishes on a flexible, individual basis.
- We treat information about our clients in strict confidence. Discretion in all aspects of collaboration is simply a matter of course at EOS.
- We see ourselves as an equal partner for our clients. We foster a spirit of partnership in our dealings with others and expect the same from our clients.



*If there is any one secret of success,  
it lies in the ability to get the other  
person's point of view.*

Henry Ford (1863–1947), American entrepreneur

## Defaulting payers are customers of our clients

- We see ourselves as an extension of our clients. We achieve efficiency by employing probity and sensitivity in our dealings with our clients' customers.
- We do everything possible to maintain the commercial relationship between our clients and their defaulting customers.
- We treat our clients' defaulting customers respectfully and politely without losing sight of our clients' objective.
- We take a focused, constructive and cooperative approach to finding solutions to challenges.



# Data are **in safe hands** at EOS

- Technological progress plays a vital role in ensuring that we handle our clients' assignments with ever-increasing success. Encouraging and helping to shape this development are investments in our future.
- The data held by the EOS Group is an important part of our success. Knowing how to put this data to the best possible use is our field of expertise.
- We protect all the data entrusted to us with the help of the latest security tools. These tools are constantly upgraded to the state of the art.
- We make focused investments in our technical infrastructure to protect data against unauthorized access.

*Trust will come once everyone has security.*

Friedrich von Schiller (1759–1805),  
German poet and playwright



*Information is not the key to success. People are.*

Lee Iacocca (\*1924), top American executive

## Strength: our employees

- The first object of our work is to ensure the success of our clients and therefore of the EOS Group. Personal advantage is never put before that of the company.
- Our cooperative way of doing things is guided by mutual respect – across all levels of management.
- We are a team and always work together in a cooperative manner. A fair feedback culture and constructive criticism promote the development of individuals and the company. This is why we encourage openness.
- Our explicit aim is to tie committed employees to EOS in the long term and offer them prospects of personal development within the company.
- Absolute integrity is simply a matter of course for us and is essential for our business. Our employees undertake to maintain the highest levels of confidentiality about all matters relating to the company.

# Responsible

The EOS management team will be happy to answer any questions.

Please contact:

Lara Flemming

External Communications

Telefon +49 40 2850-1560

E-Mail: [l.flemming@eos-solutions.com](mailto:l.flemming@eos-solutions.com)

Further information  
about the entire EOS Group  
can be found here.

---

[www.eos-solutions.com](http://www.eos-solutions.com)

Photocredits: Christoph Buckstegen (P. 16), Gettyimages (P. 2, 8, 14),  
Mauritius (P. 12), panthermedia (P. 6, 10), Sebastian Vollmert (P. 5)