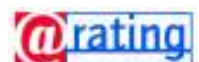




Coface Services Belgium

N.V. Coface Services Belgium S.A. - Place de l'Université 16 -B 1348 Louvain-la-Neuve – TVA/BTW –BE 0433 742 725 - RPM Nivelles
Tel. : +32 (2)404.01.11 Fax : +32 (2) 404.01.67 email: info@coface.be - www.coface.be
FORTIS 271-0317350-95 Iban BE76271031735095 Swift GEBABEBB
ING 310-0663245 DEXIA068-2256328 CBC BANQUE 192-6097602-30



REQUESTING REPORTS ONLINE

1. Company search on www.cofaceservices.be

After logging in with your User ID and password, the following screen will appear:



The screenshot shows the user interface after a successful login. At the top left is the Coface Services Belgium logo. Below it, the user's details are displayed: 'Versi: 1.23.09-4.02' and 'UserID : ASABBATI'. On the top right, the last access date and time are shown as '31/10/2006 13:52:59', with a red message below it stating 'Password unchanged since its creation'. The main content area is divided into three horizontal blue bars with white text labels: 'Products', 'Services in Belgium', and 'Administration / Information'. Under 'Products', there are three icons: the Belgian flag labeled 'Belgium', a Luxembourg flag labeled 'Luxembourg', and a globe labeled 'International'. Under 'Services in Belgium', there are three icons: a pair of eyes labeled 'Monitoring', a globe with a magnifying glass labeled 'Grouped requests', and a newspaper labeled 'On line publications'. Under 'Administration / Information', there are two icons: a key labeled 'Change of the password' and a clipboard labeled 'Price list'. At the bottom left, contact information for Coface Services Belgium is provided, including the address 'Place de l'Université, 16 - 1248 Louvain-La-Neuve - Belgium' and the email 'selmanteo@coface.be'. At the bottom right is the @rating logo.

In the product pane, you can choose between a search in Belgium, Luxemburg or International.

The services in Belgium (for Belgian companies) are the following:

- monitoring
- grouped request (when you are planning to take several reports at once, you can enter the VAT numbers and the reports will be sent to you by e-mail)
- online publications (electronic version of the Moniteur Belge; paying service)

The administration module allows you to change your password and view the price list for information on Belgian companies (standard price list expressed in units).

2. Belgium

When you have searched and found the company that you are looking for, a confirmation screen of the following type will appear:



The screenshot shows the Coface Services Belgium website interface. On the left, there is a navigation menu with various product categories. The main content area displays the company name 'COFACE SERVICES BELGIUM' and a 'Confirmation' header. Below this, key company information is listed, including the business name, town, state, legal form, and last balance sheet publication date. Contact information for the trade clerk's office and the registration date are also provided. The footer includes the company's address, contact details, and the @rating logo.

Navigation Menu (Left):

- ▶ Homepage
- ▶ Return to the Products page
- ▶ Return to the search panel
- ▶ Price list
- Legal file
 - Extended legal file
 - E.C.R. file
 - List of instruments
- Credit report
 - Compact report including financial data
 - Compact report without financial data
 - Simplified Credit Notice
 - Annual accounts
 - Labor Investment Accounts
 - Full sectoral report
 - Sectoral ranking
- Board of directors
 - Former directors
 - Related companies by administrators
 - Mandates
- Monitor this file

Main Content Area:

COFACE SERVICES BELGIUM

Confirmation

Name / Business name: COFACE SERVICES BELGIUM
 Town: 1348 LOUVAIN-LA-NEUVE
 State of the entity: Active file
 Legal form: Company limited by shares
 Last balance sheet published: 31/12/2005

Trade clerk's Office: Nivelles
 Registration Date: 18/04/1988

Coface Services Belgium - Place de l'Université, 16 - 1348 Louvain-La-Neuve - Belgium
 E-mail: salesmanager@coface.be

@rating

By clicking on one of the products on the left of the screen, they will appear on screen and they can be printed or saved on your hard disk.

Three types of information are available:

- ➔ **Legal information:** copies of deeds, correct addresses and names
- ➔ **Financial information:** The most complete report being the credit report, with details of financials, company structure, ownership, activities etc...
- ➔ **Board of directors:** actual and former directors; related companies by administrators

FAQ's:

Q: Is the company search free?

A: The company search and director search are free, the multi criteria search isn't.

Q: When viewing a product, I can see a Word-icon in the upper right corner. What is this?

A: By clicking on it, your report is transformed in a Word format, which gives a better result when printing it.

Q: Can I put files under monitoring?

A: Yes you can. There are two ways of doing this. First, on the products page, you can click on the "Monitoring" icon and select the VAT numbers to put under monitoring. Second option is to request your report and immediately put it under monitoring by choosing the option "Monitoring" in the left navigation.

Q: Can I get copies of deeds?

A: All deeds are available. The ones filed before 1989 will be sent to you by email or by fax, the others are available online.

Q: I have lost my password. How can I access the system again?

A: Simply ask for a new password by e-mail or phone. The new one will be sent the same day.

Q: How regularly do you update your information?

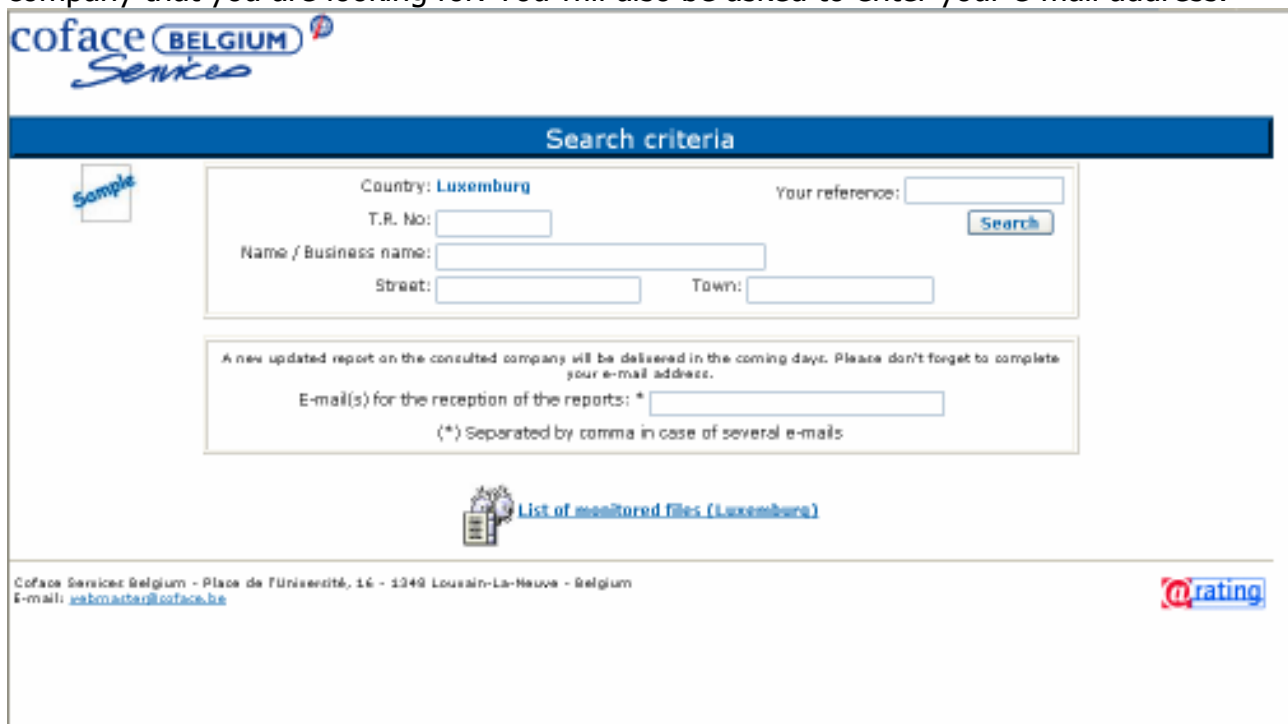
A: Our information is updated on a daily basis. Our online reports are compiled as you order them, giving you access to the most recent information.

Q: Can I get an overview of the reports that I have requested?

A: At the beginning of each month, you will receive a detailed statement of all the information that was requested (both offline and online) the previous month.

3. Luxemburg

The search screen resembles the one for Belgian searches. Enter the details of the company that you are looking for. You will also be asked to enter your e-mail address.



The screenshot shows the search interface for Luxembourg. At the top left is the coface BELGIUM Services logo. Below it is a blue header bar with the text "Search criteria". To the left of the form is a "Sample" button. The form contains several input fields: "Country" (pre-filled with "Luxemburg"), "Your reference:" (empty), "T.R. No:" (empty), "Name / Business name:" (empty), "Street:" (empty), and "Town:" (empty). A "Search" button is located to the right of the "T.R. No:" field. Below the form, there is a message: "A new updated report on the consulted company will be delivered in the coming days. Please don't forget to complete your e-mail address." followed by an "E-mail(s) for the reception of the reports: *" field and a note: "(*) Separated by comma in case of several e-mails". At the bottom of the form, there is a "List of monitored files (Luxemburg)" link with a folder icon. The footer of the page contains contact information for Coface Services Belgium and an @rating logo.

When your company has been identified, you will see a confirmation screen and two types of reports are available:

Credit report

Credit report with monitoring

Clicking on the report of your choice will immediately make it available on screen. However, this information may not be up to date. Automatically, and free of charge, you will receive an updated version by e-mail in the coming days (even when choosing a credit report without updates).

FAQ's

Q: Why do I have to enter my e-mail address?

A: This e-mail address is used for delivery of the updated reports.

Q: Where can I find the financials in the reports?

A: Since there is no obligation to publish accounts, this information may not always be available. When it is, the accounts can be found as hyperlinks inside the report. Make sure to print them out correctly when retrieving your reports.

Q: I have opted for a report with monitoring. How many updates will I receive?

A: You will be informed about every change in your report. The number of updates will depend on the number of changes the report undergoes. Each time, you will receive a fresh report in your mailbox.

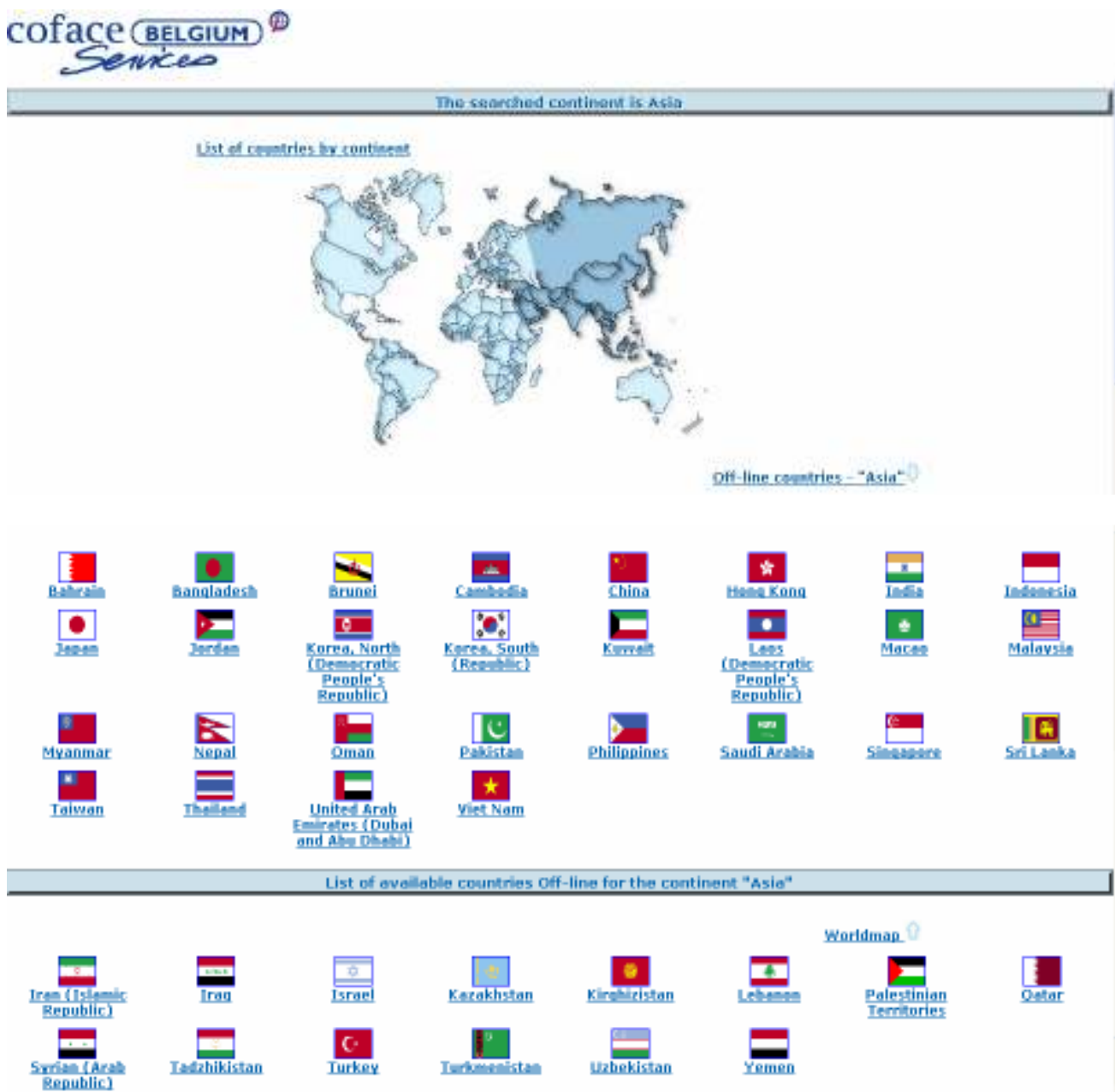
Q: Can I see a list of the companies that I have put under monitoring?

A: Absolutely. On the search criteria screen, you can see a link "List of monitored files". Click on it to view your list.

4. International searches

After logging in, click on the "International" icon (world map). You will now see a complete world map. Move your mouse over the desired continent, which will light up, and click on it to see which countries are available online.

The following type of screen will appear:



The screenshot shows the following content:

- Header: coface **BELGIUM** Services
- Message: The searched continent is Asia
- Section: List of countries by continent
- Map: A world map with Asia highlighted in blue.
- Section: Off-line countries - "Asia"
- List of 20 Asian countries with flags: Bahrain, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Jordan, Korea, North (Democratic People's Republic), Korea, South (Republic), Kuwait, Laos (Democratic People's Republic), Macao, Malaysia, Myanmar, Nepal, Oman, Pakistan, Philippines, Saudi Arabia, Singapore, Sri Lanka, Taiwan, Thailand, United Arab Emirates (Dubai and Abu Dhabi), Viet Nam.
- Section: List of available countries Off-line for the continent "Asia"
- List of 14 available countries with flags: Iran (Islamic Republic), Iran, Israel, Kazakhstan, Kirghizistan, Lebanon, Palestinian Territories, Qatar, Syrian (Arab Republic), Tadzhikistan, Turkey, Turkmenistan, Uzbekistan, Yemen.
- Worldmap icon



Click on the country of your choice and a new search screen will appear, allowing you to make the company search.

The type of screen will depend on the chosen country.

5. France

The French search screen is the following:



Enter the company details, click on OK and the search will begin.

Depending on the accuracy of your search, one company or a list of companies may appear.

Click on the company of your choice and you will be guided to a confirmation screen.

On the bottom right is a button "Available services", which will take you to the products page.

Following type of screen should appear:



Business Information Service Coface Services

RCS 301 853 092 - NIC 00011 **FRANCE**

COFACE ORT

To view, click on the service of your choice : Format (0)

Credit reports updated on 03/11/2006

ORT risk classification C1	Sample	RTF	<input type="checkbox"/>
ORT risk rating C2	Sample	RTF	<input type="checkbox"/>
ORT risk rating C3	Sample	RTF	<input type="checkbox"/>
Offline investigations			
Euroreport EN2	Sample		
Control			
6 Social representative(s)	Sample	RTF	<input type="checkbox"/>
1 Branch(es)	Sample	RTF	<input type="checkbox"/>
Financial analysis			
Compact analysis (accounts summary, main ratios)	Sample	RTF	<input type="checkbox"/>
Performance analysis (key figures, scores)	Sample	RTF	<input type="checkbox"/>
In-depth analysis (accounts summary, ratios, flow)	Sample	RTF	<input type="checkbox"/>
Balance sheets			
31/12/2004 (12 months) - Consolidated Accounts - published in Euros		RTF	<input type="checkbox"/>
31/12/2004 (12 months) - Corporate Accounts - published in Euros	Sample	RTF	<input type="checkbox"/>
31/12/2003 (12 months) - Consolidated Accounts - published in Euros		RTF	<input type="checkbox"/>
31/12/2003 (12 months) - Corporate Accounts - published in Euros	Sample	RTF	<input type="checkbox"/>
31/12/2002 (12 months) - Consolidated Accounts - published in Euros		RTF	<input type="checkbox"/>
31/12/2002 (12 months) - Corporate Accounts - published in Euros	Sample	RTF	<input type="checkbox"/>
31/12/2001 (12 months) - Consolidated Accounts - published in Euros		RTF	<input type="checkbox"/>

When ordering a report, you do **NOT** need to add it to the shopping basket.

Move your mouse over the name of the report (C1, C2, C3, ...). This will highlight.

Clicking on these links will visualize the reports on screen.

FAQ's:

Q: When I use your service for the first time, a screen pops up saying that I am under automatic monitoring. What does that mean?

A: It means that when you request a report, this file is automatically put under monitoring. When the screen appears, simply change the switch to "NO" and your files will not be put under monitoring.

Q: I forgot to turn the monitoring off.

A: In the navigation on the left, click on the icon representing a face and click on Preferences. You can now turn the monitoring off.

Q: What is the difference between the available report types?


A: C1 is a basic report, C2 contains more information and C3 can be considered as a credit report.

Q: I ordered several reports on the same company, on the same day. Will I be charged extra?

A: For French reports, we will only charge you the most complete report.
E.g.: If you request a C1 and a C3 report, the C3 is the only one that will actually be charged.

6. Western Europe: Austria – Denmark – Finland – Germany – Ireland – Italy – Netherlands – Norway – Spain – Sweden – Switzerland –

After clicking on one of these countries, following screen will appear:



coface **BELGIUM** 
Services

Search criteria

 Country : **United Kingdom** Your reference :

Name / Business name :

Type of company : Limited companies
 Non-limited companies

Coface Services Belgium - Place de l'Université, 16 - 1348 Louvain-La-Neuve - Belgium
E-mail: webmaster@coface.be



The procedure is the same as for France.

The mayor difference is that only one type of report is available online (except for Spain): the credit report.

Clicking on "Credit report" will visualize the report on screen.

FAQ's

Q: Is the identification for free ?

A: No, the Western European countries are the only ones where a small charge is being asked for company identifications.

Q: Do you have a monitoring service on those countries?

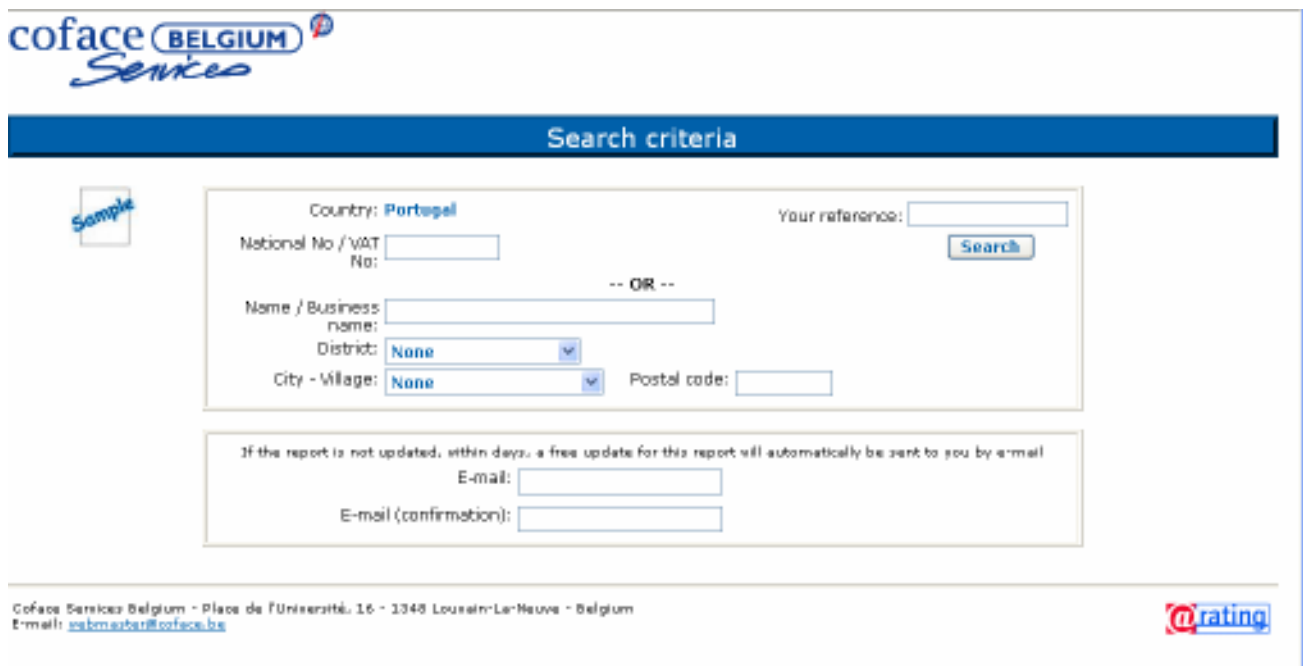
A: German, Austrian and Spanish reports can be put under monitoring. When your report appears on screen, click on the "Monitoring" link in the lower right corner.

Q: My company search gives a negative result. What can I do to get the report?

A: Send an e-mail with a maximum of company identifiers to production@coface.be with an indication of the turn around time. We will start searching the report immediately and send it to you as soon as we have gathered the necessary information. The price for an inquired report will be different than the online price.

7. Portugal

After selecting the country, the following screen will appear:



Sample

Country: Portugal Your reference:

National No./VAT No:

-- OR --

Name / Business name:

District:


City - Village: Postal code:

If the report is not updated, within days, a free update for this report will automatically be sent to you by e-mail

E-mail:

E-mail (confirmation):

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E-mail: sales@coface.be



Enter the company details and the search can begin.

In the navigation on the left, click on "Credit report" and it will appear on screen.

Automatically, we will make a new check on that company and send you an updated report by e-mail : so it's important to check the proposed email address on the search screen and to modify it if necessarily.

FAQ's:

Q: How do I know my report is up to date or not?

A: When your report comes on screen and it is not updated, a red text will be visible, stating that the report is not updated and that the updated version will be sent to you as soon as possible.

Q: Do your reports contain financials?

A: When available, the financials are integrated in the reports.

8. Eastern Europe: Bulgaria – Croatia – Czech Republic – Hungary – Poland – Romania – Slovakia – Slovenia

When searching in one of these countries, following screen will appear:



The screenshot shows the Coface Services Belgium search interface. At the top left is the logo. Below it is a blue header bar with the text "Search criteria". To the left of the search form is a "Sample" icon. The search form contains the following fields: "Country:" with "Poland" selected, "Your reference:" with an empty input box, "Name / Business name:" with an empty input box, "Street:" with an empty input box, "Number:" with an empty input box, "Postal code:" with an empty input box, and "Town:" with an empty input box. A "Search" button is located to the right of the "Name / Business name" field. At the bottom left of the page, there is contact information for Coface Services Belgium. At the bottom right, there is an "@rating" logo.

When you have entered the search criteria, you will see a list of companies that respond to those criteria and the last day the reports were updated.

Depending on that date, you may see one or two available reports:

Credit Report: report last updated on the given date.

Updated credit report: we will make a new investigation, gather all available information and deliver it to you by e-mail. Also if you have taken the credit report before, the updated report will be charged.

FAQ's:

Q: I have ordered a credit report, but I would like to receive the updates.

A: Since our local sources will start a new investigation, you will have to choose the "Credit report with updates" and will thus receive two reports, which will be charged separately.

Q: Do I have to use special characters when searching a company?

A: No, our search engine accepts the commonly used characters.

9. Asia and Pacific Islands:

Following search screen will appear:



coface **BELGIUM** 
Services

Search criteria

 Country: **United Arab Emirates (Dubai and Abu Dhabi)** Your reference:
Name / Business name:

Within 7 days, a free update for this report will automatically be sent to you by e-mail
E-mail:
E-mail (confirmation):

Coface Services Belgium - Place de l'Université, 16 - 1348 Louvain-La-Neuve - Belgium
E-mail: salesmaster@coface.be 

When your company has been identified, you have a choice of reports:

Credit report. You will see, on screen, the information that is available. Automatically, and free of charge, an updated version will be sent to you by e-mail.

Compact report. contains only basis elements such as name and address.

Check your email address on this screen to get the updated report.

FAQ's:

Q: Is the company search free?

A: The search is totally free of charge.

Q: I can not find the company that I am looking for. What can I do to get a report?

A: You can order your report offline by sending an e-mail to production@coface.be
Please check your price list for the turn around times and prices.

10. US companies

Following search screen will appear:



The screenshot shows the search interface for coface BELGIUM Services. At the top left is the logo. Below it is a blue header bar with the text "Search criteria". The main search area contains a "Sample" button on the left. The search form includes a "Country" dropdown menu set to "United States", a "Name / Business name" text input field, and a "State" dropdown menu currently set to "None". To the right of the form is a "Your reference:" text input field and a "Search" button. At the bottom of the page, there is contact information for Coface Services Belgium and an @rating logo.

Choose the **State** in the list.

- Alabama (AL)
- Alaska (AK)
- Arizona (AZ)
- Arkansas (AR)
- California (CA)
- Colorado (CO)
- Connecticut (CT)
- Delaware (DE)
- District of Columbia (DC)
- Florida (FL)
- Georgia (GA)
- Hawaii (HI)
- Idaho (ID)
- Illinois (IL)
- Indiana (IN)
- Iowa (IA)
- Kansas (KS)
- Kentucky (KY)
- Louisiana (LA)
- Maine (ME)
- Maryland (MD)
- Massachusetts (MA)
- Michigan (MI)
- Minnesota (MN)
- Mississippi (MS)
- Missouri (MO)
- Montana (MT)
- Nebraska (NE)
- Nevada (NV)

When your company has been identified, you have only one kind of report.

IMPORTANT INFORMATION REGARDING THE US REPORTS

Introduction

Financial statements - Usually available for Public Corporations as Private Corporations **are not required** to file financial statements in the USA. They are required for companies if publicly quoted on The Stock Exchange.

Sometimes turnover figures for Private Corporations are available (via interview or outside sources).

Also for Delaware companies most of information may not be available (this is an example of an "offshore-like" state in the USA).

Bankruptcies

The **Bankruptcy** can determine if a potential customer has become insolvent and may be a severe risk when extending credit. Utilizing bankruptcy information is critical in determining whether you will be able to recover any outstanding liabilities from the business in question. Some examples of bankruptcy information that will be delivered are:

- Filing Number
- Filing Type
- Filing Date
- Filing Location
- Assets
- Liabilities
- Debtors
- Discharge Date

Judgments

A judgment is a **formal decision by a court of law**. This information is collected directly from the courts of civil judgments of \$50 or more and is updated daily.

It can reveal that a customer is becoming a higher risk because of a court's decision to grant or deny a plaintiff's claim based on facts in the case. Some examples of judgment information that will be delivered are:

- Liability Amount
- Plaintiffs
- Defendants
- Debtors
- Filing Number
- Filing Type
- Filing Date
- Satisfaction Date

Tax liens

A tax lien is a claim against assets filed by a taxing authority against property of a person who owes back taxes. It will help point out if a customer is becoming a higher risk due to non payment of taxes. In this situation, the tax agency is taking security of the debt. Some examples of tax lien information that will be delivered are:

- Liability Amount
- Debtors
- Original Filing Date



- Filing Number
- Filing Location
- Release Date

UCC filings

Companies that extend secured loans to other businesses file UCC documents with the appropriate secretary of state office to protect their interest in the asset. Your search in the database is successful and provides valuable information even if it returns no UCC data. This means UCC database does not show any filings against the company you searched on. At the opposite, Returns a report providing information about which of the company's assets have been pledged as collateral for a secured loan.