



UCI



## About us

UCI Hellas is a Greek company established in 2017 and provides holistic services for the management of credit receivables covering the area of retail non-performing asset classes across Greece.

The main objective of the company is to leverage the international experience of the UCI Group in order to successfully service non-performing loans (NPLs) offering the debtors with amicable solutions and tailor-made proposals.

We use international knowhow, integrated methods, advanced IT systems and expert “solution advisors” in order to find the optimal viable solution for both the borrower and the lender.

UCI Hellas deals with every debtor as a separate, unique case. This is why the solutions we offer are uniquely effective in facing each specific problem.

## Part of a Group with international experience

Union de Creditos Inmobiliarios – UCI S.A. is a financial institution established in Spain and is a leader in Spain and Portugal in originating mortgage loans through intermediaries and direct channels.

UCI Group is a joint venture between two major European Banks: Spanish Banco Santander and French BNP Paribas



# WHAT WE DO

Master Servicing

Special Servicing

Portfolio Management

Portfolio Reporting

External Networks Management

Real Estate Management

Real Estate Commercialization

*"UCI HELLAS is a credit and loan receivables servicing company under Greek law 4354/2015, as in force, duly licensed by the Bank of Greece, pursuant to decision no 236/10.07.2017 of the Bank of Greece Credit and Insurance Committee, registered with general commercial registry (GEMI) under no. 140459601000.*

# OUR VALUES

Integrity

Teamwork

Passion for the customer

Innovation

Excellence

Commitment

UCI Hellas, part of the UCI Group, shares the same core values which form the fundamental beliefs of our organization. These guiding principles dictate our way of doing business and define our behavior towards clients, society and shareholders.





# OUR COMPETITIVE ADVANTAGES

- International knowhow, adjusted for the Greek market by an experienced local staff
- Deep knowledge of mortgage financing
- Strict governance environment in compliance with the Greek legal & regulatory framework and the Group UCI directives
- Specialized staff with experience in managing Greek residential mortgage and retail non performing exposures
- Proven track record for successful mortgage portfolio management
- Robust experience in offering and executing amicable solutions
- Ability to provide innovative and viable collection solutions to debtors
- Proven efficiency on debt recovery rates, emphasizing on the maximization of a portfolio's ROI
- Knowledge of residential properties' commercialization methods with dedicated internal teams and external partnerships
- Strong B2B relationships with real estate agents



# OUR MAIN SERVICES

**1** Amicable  
Solutions proposal  
by experienced  
Solution  
Managers

**2** Short – medium  
and long term debt  
restructuring offers  
to borrowers

**5** Strategy, design  
and execution  
of Champion -  
Challenger  
approaches

**6** Real estate  
strategic  
marketing &  
promotion

**7** Real estate  
commercialization  
through collaboration  
with Real estate  
professionals

# UCI

- 3 | Resolution and closure solutions
- 4 | Complete handling of the litigation, auction & eviction process, managing all external channels (legal offices, notaries, bailiffs, appraisal companies, etc)
- 5 | Comprehensive legal and tax advice
- 6 | Comprehensive financial and tax advice
- 7 | Comprehensive legal and tax advice
- 8 | Experienced property & facility management including normalization, tax settlement, legalization of surfaces, quick refurbishment and sale price setting
- 9 | Customer service - complaints handling
- 10 | Regulatory reporting to BOG and other competent authorities

Contact us at:

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