



Uniqteq

Leveraging Financial Management

About Us

UNIQTEQ leverages state-of-the-art technology and a highly proficient workforce to deliver comprehensive debt recovery solutions, characterized by proactive measures, to our esteemed clientele. Through fostering a mutually beneficial and dignified business association, we strive to ensure ultimate client satisfaction. Operating across the Asia Pacific region, our extensive expertise in this linguistically and culturally diverse geographical area enables us to serve a wide array of industries, both within the region and on a global scale.

The prosperous alliances we establish with our clients are the direct result of our cumulative experience of more than 25 years, during which we have consistently provided ingenious and resourceful solutions. UNIQTEQ adeptly oversees these relationships by implementing automated processes, complemented by a dedicated and exceptionally proficient workforce. Our ability to foster immediate connections stands as a crucial cornerstone of our triumph.

At UNIQTEQ, we continually strive for utmost proficiency in interfacing our systems with clients, and we consistently provide expert insights regarding process enhancement, development, statistical analysis, and strategic collection practices. Our dedicated efforts are centered around proactively addressing collection challenges before they reach a critical stage that could impact our clients' financial performance

UNIQTEQ boasts an impeccable track record in safeguarding client data, ensuring its confidentiality and integrity. We strictly adhere to the guidelines and protocols set forth by the Central Banks PDPA (Personal Data Protection Act). As a testament to our commitment, we allocate substantial resources towards maintaining the highest level of security for sensitive information, thereby instilling trust and peace of mind among our valued clients.

Learn more about our success and resources to increase your revenue by calling our office.



Corporate Overview

Uniqteq Sdn Bhd is unwavering in its dedication to assume the vanguard position as an industry leader in the development and management of Consumer and Commercial Credit Recovery Services.

The management team of Uniqteq has a combined experience of over 25 years of credit and collection knowledge in Asia Pacific region.

The senior management team of Uniqteq is globally known and recognized for being in the forefront in the development of Debt Collection Services and pioneering Consumer Debt Purchasing from banks and financial institutions.

Uniqteq upholds the significance of traditional debt collection practices while synergistically incorporating cutting-edge technology and advanced recovery methods. This amalgamation serves as a testament to our unwavering commitment and contributes to our exceptional track record of success..

Our success is predicated on our tailored approach to serving a select group of core clients, fostering a one-to-one partnering dynamic. We uphold unwavering standards of honesty and integrity, ensuring that our clients receive exceptional service that is personalized to their unique needs.

Through efficient processes, Uniqteq effectively mitigates the potential for conventional disputes between the collection and defaulted parties. Timely interventions guarantee a noticeable enhancement in account resolution and debt recovery percentages, accompanied by improved turnaround times.

Our business model is on the basis of 'No Success No Fee' for our credit recovery services'.

Uniqteq remains acutely attuned to the needs of our clients and steadfastly pledges to uphold the utmost standards of honesty, integrity, and professionalism without compromise.



Our Culture

Uniqteq firmly believes that the values underpinning our business are of paramount importance. These values serve as guiding principles for our dedicated staff, fostering collaboration and enabling us to deliver service excellence to our esteemed clients. Our mission is to seamlessly integrate ourselves into your operations, allowing you to focus on your core business with utmost confidence and peace of mind.

Our Strength

We firmly recognize that our people are the cornerstone of our success and our most valuable asset. Their unwavering passion and unwavering dedication to excellence permeate everything they do, benefiting both Uniqteq and our esteemed clients. The management team at Uniqteq boasts over 25 years of experience, bringing together a wealth of expertise and intellectual capital to drive the company forward. Our senior management team, alongside our accomplished collection staff, possess extensive knowledge in both the Financial and Commercial domains. It is through the invaluable contributions of our staff that we are able to create and cultivate our core values.

The Power of Knowledge

At Uniqteq, we firmly attribute our success to the foundation of our values and the exceptional individuals who embody them. Our people are at the heart of everything we do, and we recognize that without their dedication and expertise, we would not be where we are today. Our unique perspective on work, our unwavering support for our staff, and our unwavering commitment to our clients distinguish Uniqteq from others in the industry. We wholeheartedly believe in our values and let them guide us in delivering exceptional service and surpassing expectations

- Lack of barriers between divisions, departments and management
- Relaxed, lack of hierarchy and bureaucracy
- Zero tolerance for assertion in any form of prejudice and arrogance
- Clear thinking and mutual support. Supportive Leadership:
- We believe that people are our greatest strength, and we provide an environment conducive to growth and personal development, open communication, and healthy interaction and fulfillment of career aspirations.



FOUNDER AND MANAGING DIRECTOR



Mr A N Chand has over 25 years of in-depth experience and expertise in providing day-to-day leadership and management to a service organization that mirrors the adopted mission, core values and engender exponential growth of any company, proactively.

Responsible for driving the company to achieve and surpass targets, profitability, cash flow and business goals and objectives. Credit management and business advisory services to clients in a wide range of industries. Bottom Line: Build a beautiful yet strategic company.



Exhibited an essential influence in managing the first secured loan purchased from Standard Chartered Bank Malaysia by Carval Investors.



Qualified Representative of Malaysia Derivatives and Financial Futures/Options market (Licensed by the Security Commission of Malaysia).



Experienced in acquiring consumer residential mortgages, personal loans, and credit card loans.



Actively contributes in derivatives market managing a team of dealers in execution of orders placed by clients.



Monitor and regulate their trading position and margins. Prompt update on market movement both technically and fundamentally to customers.

Impart timely, accurate and complete reports on the operating condition of the company: .

- Spearhead the development, communication and implementation of constructive strategies that accelerates improvements to enhance and fuel growth.
- Align and collaborate with the leadership and operation teams with tactical imperatives, transformation agenda and financial goals.
- Execute impactful plans for the operational infrastructure of systems, processes, and personnel designed to accommodate the rapid growth objectives of an organization.
- balanced in his communication to motivate, encourage, and lead high-performance management team.
- Effectively translate their view of business potential and challenges, readily understandable language in digestible dosages.
- Bestow mentoring as a cornerstone to the management career development program.
- Raising additional capital at appropriate valuations to enable the company to accomplish growth, and market share objectives.
- Represent the firm with clients, investors, and business partners.



Corporate Pledge

Treating Customers Fairly

We are strongly committed to work and process all aspects of our clients' customers to assist them in finding solutions and ways to reduce and retiring their debt obligations.

Our Pledge to Our Clients' customers:

- We have embedded our Core Values of treating them fairly in our working culture.
- We will rigorously train our staff to provide professional service in a sympathetic and positive manner as required in our induction process.
- We will work with all external bodies to ensure that debtors with special circumstances are treated fairly.
- We will work with AKPK in all cases required.
- We will handle all forms of enquiries and complaints seriously.
- Committing to promote values of integrity, transparency, accountability and good corporate governance;



Code of Ethics

Uniqteq considers compliance to the legal and ethical requirements within the debt recovery industry as the most important elements in the existence of the debt recovery business.

We pledge to ensure fully in maintaining and committing the highest warranted standard for the debt recovery industry.

We fully conform to BNM's FDCA Code of Practices and the rigorous requirement of our clients and partners as well as the regulatory standards that are relevant to our debt recovery and servicing activities for the jurisdiction we serve.

Uniqteq complies with our clients and regulatory codes of practices:

- Bank Negara Malaysia (Central Bank Malaysia) FDCA (fair Debt Collection Act) guidelines
- AKPK – Malaysian Debt Counselling Company Code of Practice Malaysian Consumer Trade and Practice.
- Continuous and rigorous employee screening programs.

“CUSTOMERS WILL NEVER LOVE A COMPANY UNTIL THE EMPLOYEES LOVE IT FIRST”



Consumer Collection Services

In the realm of Consumer Finance, Uniqteq offers an extensive array of services to its clients, specializing in consumer credit recovery for secured and unsecured consumer portfolios. With a profound understanding of the credit life cycle, Uniqteq has demonstrated its competence in effectively managing the recovery of consumer debt. Our solutions stand out through our efficient in-house tele-collection, adeptly handling clients' delinquent accounts and effectively managing the flow rate of past due accounts.



Commercial Debt Recoveries

In the realm of global commerce, business-to-business (B2B) transactions often span different time zones, cultures, and languages. Unfortunately, misunderstandings regarding terms and conditions can lead to delinquent debts. Whether these delinquencies are due to legitimate reasons or fraudulent activities, companies often allocate significant internal resources to locate non-paying or slow-paying entities worldwide. By entrusting the receivables management recovery process to Uniqteq, businesses can redirect their efforts toward revenue-generating activities. Uniqteq's Commercial Debt Recovery Services cater to companies of all sizes, offering customizable total solutions or stand-alone services. These services are part of our comprehensive suite of outsourcing solutions, designed to meet the diverse needs of our clients.

Pre-Legal Recoveries

Uniqteq's pre-legal collection service encompasses a comprehensive approach that incorporates strategic lettering, telephone campaigns, and field visits. The primary objective is to facilitate amicable and early settlement of outstanding debts, minimizing additional costs for the client. In the event that pre-legal efforts do not yield payment, we offer a complete litigation service. Our extensive network of solicitors, who are approved legal representatives of Uniqteq, are capable of efficiently executing legal actions and obtaining favorable results, such as judgments, within a short timeframe.

Global Recoveries

Uniqteq offers comprehensive global collection services through its established regional offices and a trusted network of approved agents across various international locations. Our advanced software, Serene™, enables efficient monitoring of account progress. To ensure streamlined communication, we provide a single contact point for all management information and inquiries, facilitating a seamless and consolidated experience for our clients.



Credit Reports

Uniqteq provides comprehensive credit reports at discounted rates to assist businesses in making informed decisions. These reports can be customized to meet specific requirements, with our team of experts carefully selecting the most relevant and effective databases for each inquiry. Additionally, high-volume users have the advantage of accessing credit reports online for added convenience and efficiency.

Skip Tracing

Uniqteq's special commercial service encompasses a blend of electronic and personal tracing methodologies, leveraging our vast network of offices and agents. By employing this dual approach, Uniqteq achieves outstanding trace performance, effectively locating and identifying individuals or entities for our clients. This comprehensive approach maximizes the chances of successful tracing outcomes and provides clients with reliable and accurate information.

“Efficiency-driven Excellence”



Technology and Systems

Uniqteq's strategic investments in technology are strategically focused on enhancing employee productivity and delivering tangible results and revenue growth for our clients.

Our commitment to technological advancements uniquely positions Uniqteq to meet the evolving technology demands of our clients, enabling them to gain a competitive edge in an increasingly challenging business landscape.

We leverage cutting-edge Linux-based Debt Recovery and Debt Management software, specifically designed to streamline operations and improve efficiency. Our proprietary reporting software offers fully customizable reports tailored to meet our clients' precise business requirements.

A key aspect of our technology is its adaptability to meet the specific needs of Uniqteq and our clients. Through substantial investments in technology development, we have created our own proprietary system. Our Web Collection Management System, Serene™, empowers our offices, staff, and clients to process and monitor recovery progress in real time.

Additionally, we are proud to introduce our new web-enabled client login, an innovative and pioneering feature that allows clients to access, review, monitor, and interact with Uniqteq, tracking the progress and development of their accounts efficiently and conveniently.



Services and Industries Served

Across Asia Pacific, our diverse skills in this multilingual and multicultural geographical region have given us the opportunity to serve in various industries in the region. With our experience and specialization in credit and collection industry, we have served the below industries: -

- Banking and Finance
- Commercial (B2B)
- Insurance
- Freight Forwarding
- Shipping
- Airlines
- Insurance
- Oil and gas
- Healthcare
- Telecommunication
- Manufacturing
- Technology Industries

Credit Recovery Services

- Accounts Receivables Management Services
- Third-Party Consumer Collections
- Mortgage Collections
- Commercial (B2B) Collections
- International debt collections
- Field Collections (Door Step Services)
- Field verifications
- Debt Purchase Portfolio Servicing

Risk Management Services

- Pre-employment screening services
- Credit Verification Services
- Skip Tracing Services
- Field Service – Process Service



Memberships and Contacts

Getting in touch with us is easy. Contact us via one of our officers below or if you are not sure who to contact, call our general line on +606 86800798. Our further detail is as per below: -



Address:

C-02-02 Shaftsbury i-Tech Tower,
Jalan Impact, 63000 Cyberjaya, Selangor Darul Ehsan

Phone Numbers

+603-86800798 | + 0122583555

Email

uniqteq@uniqteq.com.my

Website

www.uniqteq.com.my



Experience Working With Banking Clients

Conventional & Islamic Bank



Commercial Bank



Experience With Non-Bank Client

ExxonMobil

ctos

malaysia
airlines

NSTP

COLUMBIA ASIA

coway

NEW STRAITS TIMES

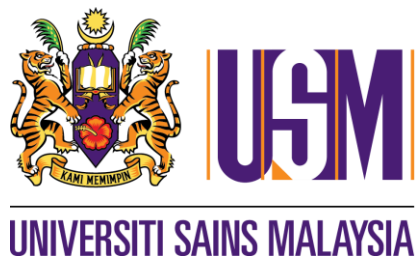
juristech

K
KOPERASI KOSPEM

UMSC



Experience With In Education Industry



Experience With Commercial Clients





Uniqteq

Leveraging Financial Management