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Credit to Create Wealth & Keep A Successful Career

UNICREDIT
联信·征信

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北京联信征信咨询有限责任公司
Beijing Unicredit Consultant Company Limited

整合资源 · 搭建平台 · 引领发展

公司简介

联信征信——一家专业从事信用风险管理、市场研究分析、营销信息服务业务的咨询机构，有着多年的经营历史，在信用信息采集、信用风险防范控制领域有着丰富的渠道和从业经验。

本公司自 2000 年创立以来，已成为众多国际出口信用保险机构的信用信息服务商，并为多家在华跨国贸易公司和国内知名企业集团提供信用管理外包服务。截至 2012 年年末，已向国内外客户提供了 21.5 万份综合性的企业信用报告，为各类金融投资机构和工商实体企业在投资及贸易决策、赊销风险防范、信用体系构建等方面提供了高质量的专业化服务。

通过长期的运营积累，联信征信已在中国国内建立了覆盖全国的调查网络，并通过与国际征信联盟机构的紧密合作，在全球范围内为各国客户提供国际企业资信调查和行业研究分析服务。

2014 年，联信征信通过了中国人民银行的企业征信机构备案资质审核，成为首批被中国人民银行认可的中国企业征信机构（企业征信机构备案许可证号：10019）。

通过近年来的高速发展，联信征信在激烈的市场竞争中，已逐步成为中国国内最具特色及专业化水准的信用管理服务机构。

ABOUT UNICREDIT

Unicredit, a consulting agency with years of operating history, specializes in credit risk management, market research and analysis, and marketing information, boasting abundant channels and experience in information collection and credit risk control.

Since founded in 2000, Unicredit has been supplying many famous Export Credit Insurance Agencies with its credit information service, also providing outsourcing service for a host of multinational companies in China and domestic renowned groups. Up to the end of 2012, Unicredit has provided 215,000 comprehensive credit reports to institutional investors and enterprises both at home and abroad, offering them high quality services for their investment and trade decisions, credit risk control and credit system construction, etc.

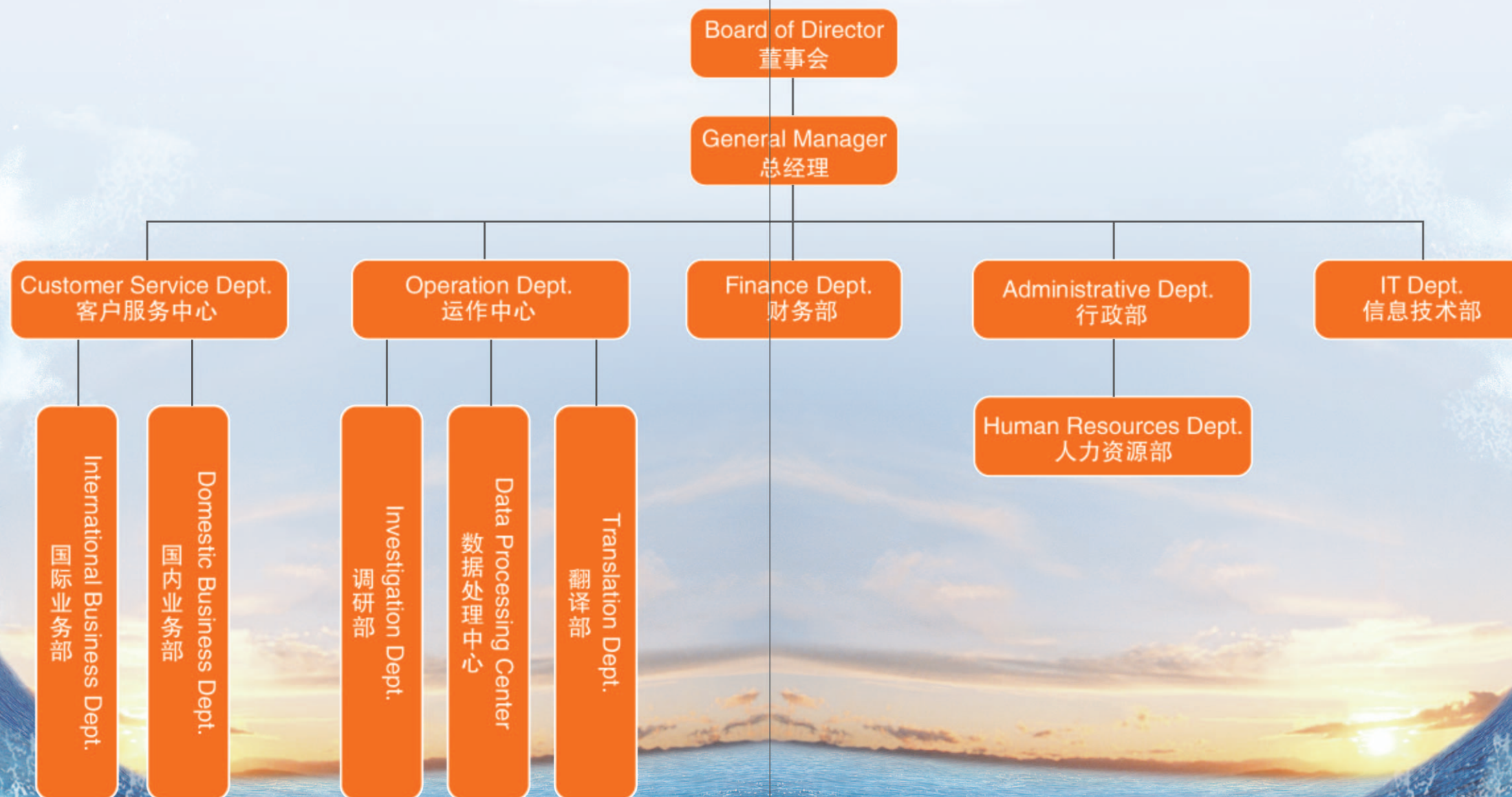
Unicredit has built up the investigation network covering the whole country through years of development. Furthermore, it also provides credit information and industrial research on international enterprises by cooperating with international union of credit reporting agencies.

In 2014, Unicredit was qualified as an enterprise credit reporting agency of People's Bank of China, and turned into one of the first credit reporting agency authorized by People's Bank of China (enterprise credit reporting agency license key: 10019)

Unicredit, which has skyrocketed over past years, now has become the most characteristic credit management service provider of China in the fierce market competition.



Company Organization Structure





目前，联信的信用风险管理服务向客户提供解决信用风险和应收账款风险的一揽子解决方案。具体服务内容包括：

企业信用调查服务

信用管理咨询服务

营销信息服务

行业研究咨询服务

信用调查报告会在以下各方面引发客户的需求：

- 寻找潜在客户，与新客户建立业务关系；
- 客户资料超过半年以上未及更新；
- 客户要求扩大赊销额度，改变交易方式；
- 客户订单定量骤增或剧减等异常现象；
- 客户被他人欠账，企业改组，经营者易人，经营者健康欠佳等多种异常情况；
- 处理与其他企业的各种商业或法律纠纷时作为参考依据；
- 与其他企业有重大合资、合作项目；
- 了解某一行业主要企业的运营现状，以便制定相应的市场策略。

企业信用报告的作用

协助客户全面掌握目标公司的信用状况，有效降低贸易风险，避免呆坏账的产生。企业信用报告全面提供有关企业经营和财务方面的信息，能全面了解该企业的历史和背景、业务开展情况、人员规模及构成、股东构成、营销网络、经营状况、财务资料等信息，同时报告涵盖行业数据的比较和分析，以及专业化的信用评级。因此，信用报告可为企业建立信用管理体系、监控信用风险提供最坚实的基础。

- 对已知的客户信息，提供其他可靠的信息来源进行对比参照；
- 提供深度分析，评估新客户或有问题的客户；
- 监控已开发的客户；
- 设置或调整对合作企业的赊销额度和信用期限；
- 判断是否可接受客户新的贸易订单；
- 为制订清欠政策提供高价值含量的工具。

At present, Unicredit has a package of solutions to credit risk and risk of account receivable, which include:

Enterprises Credit Investigation Service

Credit Management Consulting Service

Marketing Information Service

Industry Research Consulting Service

The credit investigation report will induce needs of clients in following ways:

- Seeking potential customers and establishing business relations with new customers
- Customer file unrenewed for over 6 months
- Customers require increasing the credit limit and change payment method
- Abnormal cases like the surge or implode in orders, etc.
- Uncollected receivables, enterprise reorganization, change of operators, infirmity of operators, etc.
- Reference for commercial and legal disputes
- Major joint ventures, cooperation projects with other enterprises
- Knowing an enterprise' s operation in specific industry to formulate relevant market strategy

Functions of enterprise credit report

Credit report aims at assisting clients in full knowledge of the credit status of Subject so as to lower trading risk, avoid bad debts. The operation and financial information in this very kind of report helps clients to know well customer' s history, background, business development, staff, shareholders, marketing network, operation and financial data. The comparison and analysis of industrial data as well as professional credit rating are also available in the report which therefore provides clients a solid foundation to establish credit management system and monitor credit risk.

- Unicredit generally follows these steps:
- Provide other reliable information to identify the authenticity of the known information
- Offer in-depth analysis so as to evaluate new customers and those who might be at risk
- Monitor new customers
- Set and adjust the credit limit and credit term to cooperative enterprises
- Determine whether the order from new clients can be accepted
- To develop high-value debt settlement policy



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» 企业信用调查服务

通过多种渠道收集企业信息，帮助客户了解与其进行交易企业的资信状况。拥有随时更新的国内企业资料数据库，可为客户即时提供企业基本信用资料在线服务。作为国际信用机构合作组织中的一员，可为客户在全球范围内提供企业信用调查服务。联信的企业信用调查服务是本公司的核心和基础业务。自联信公司成立以来，公司管理层及从事此项工作的全体调研人员均为完善这项企业信用管理实务中对企业经营实效帮助最明显的基础业务进行不懈的努力和探索，联信的企业信用调查报告目前国内同行业中，无论在报告内容、质量，还是在反馈时效方面，均排名前列。在当前的国内企业信用调查报告这一服务领域，我们的产品独具特色，并在客户群中享有良好的声誉。联信的调查报告之所以出色，源于以下几个方面：

» 联信数据库

联信企业信息库包含有近 30 万家企业的信息，具备很强的规范化定期更新的能力，确保数据的平均更新周期为 3 个月。其中包括约 22 万家企业的完整信用评估报告。统计显示，联信数据库中 30% 以上的企业信用报告已更新两次或两次以上。

» 数据时效

提供给客户的每一份报告都是在接到委托后单独调查核实后完成的，而非向客户提供数据库内历史资料。

» 调查网络

联信在各大城市均设有常驻办事机构，并在全中国 42 个中小城市拥有信息调查网点，调研区域覆盖除西藏以外的所有地区。

» 实地调查

我们在信用调查业务的实际操作中，始终遵循行业惯例，坚持对调查对象实行实地面访的原则；并与官方渠道所获取的资料相互验证，以便更充分的对被调查企业的信用风险进行评估。对于地理位置非常偏远，确实无法进行实地访问的被调查企业，调研人员也将通过委托当地代理调查人员实地前往，以核查从其它渠道获得的信息的准确性并加以补充。

» Credit investigation service

Unicredit helps clients understand the credit status of the trading party after collecting information in multiple sources. With its updating domestic enterprise data, Unicredit offers clients on-line service of the enterprise's brief information. As a member of international Credit Union, Unicredit provides clients with credit investigation service in the world, and takes enterprise credit investigation as the main line and basic business. The senior staff and the whole team all spare no efforts to explore this basic business which is most helpful to improve enterprise's financial performance, and to complete the credit management system. Unicredit is a leader in report content, quality, feedback efficiency in line around China, and also an outstanding enterprise credit report provider which has won wide acclaim in China. The excellence of Unicredit report lies in:

» Unicredit Database

There are about 300,000 enterprises recorded in Unicredit database which is updating every 3 months. There are also 220,000 enterprises with complete credit reports. Among which, over 30% of these enterprises has been updated at least twice.

» Up-to-the-minute Data

Each report Unicredit provides is completed independently after a new investigation upon entrusting.

» Investigation Network

Unicredit's presence spreads over China. Information investigation outlets are set up in 42 medium and small cities of China. The investigation reaches every corner of China except Tibet.

» On-site Investigation

Unicredit follows industry practice in investigation, insists the on-site investigation principle, checks the information with that obtained from official channels for a better evaluation on Subject's credit risk. Unicredit generally entrusts the local agent to pay a visit to those located at a remote area and unable to survey by itself, and to check the information at hand and further complete.



» 信息收集渠道

与国内的其他信用资料机构不同，联信用资料服务在收集信息方面不依赖于单一渠道，而是多方求证、寻求信息来源，确保客户得到经多方核实过的、最为可靠的商业信息。联信的企业信息主要来源于：

实地面访及电话访问；
工商注册登记机关、统计、审计和相关的政府机构；
官方出版物及统计资料；
供应商意见；
金融服务机构资料，等等。

» 人员素质

本公司的运营队伍，多年来在信用体系构建和风险管理方面已积累了丰富的从业经验，多数员工拥有财务、金融、国际贸易、翻译等方面的学历和专业资质。定期高水平的业务培训及良好的企业文化造就了一支拥有较高专业水准、较强敬业精神、紧密团结、有效协调的专业化队伍。

» 质量标准

经对 2010 年至 2013 年度本公司所完成的信用调查报告进行统计，我们的调查报告 90% 以上具有从官方渠道获取的完整财务数据。信用分析人员的工作进程均由审核人员根据质量控制标准进行监控，确保提交的所有信用报告对客户商业决策不造成任何负面影响。且自本公司成立至今，在信用调查业务中从未发生任何重大失误。

» 有效的保密措施

所有渠道采集人员、信用分析师及客户服务人员均接受过严格的保密培训，结合规范完整的公司保密制度，确保了信用报告的制作过程中不向任何第三方透露委托方的任何资料，一方面保证了所收集信息的客观性；另一方面使委托方的权益得到全面有效地维护。

» Information Collection Channels

Unicredit differs from other information agencies in China in information collection. It does not rely on single channel but seeks the information source for times to make sure the information provided by Unicredit is multi-verified and most reliable. Unicredit information channels include but are not limited to on-site visits, telephone interviews; financial services business registration office data, statistics, audit and related government agencies; official publications and statistics; supplier opinion; finance services agency data, etc.

» Unicredit Team

Unicredit operation team has considerable experience in credit system construction and risk management system during the long history. Unicredit has an excellent professional team with finance, international trade, translation background. Regular training and sound enterprise culture build a professional, closely united team with effective coordination.

» Quality Standards

90% of Unicredit reports in 2010-2013 are equipped with complete financial data obtained from official channels. The quality control supervisors monitor every step of credit report development so as to ensure that there is no negative impact on client's business decision. No serious mistake was made in credit investigation since incorporation of Unicredit.

» Confidentiality Rules

All information collectors, credit analysts and customer service staff have received strict confidentiality training, and are required to strictly follow the company's secrecy in order that there is no disclosure of any data related to the report to any third party, by which Unicredit secures objectivity of the collected information and protects the rights of the entrusting clients.



联信可提供的各类信用报告

» 商业认证报告

与您进行交易的企业是否是合法存在的法律主体？其法定名称是什么？注册资本又是多少？其股东背景和董事会成员
的详细名单您是否需要获悉？获取企业基本资料，是避免交易风险的第一步。通过委托商业认证报告可以得到在国家、
省、市工商行政管理局注册的最新各类企业注册资料和股东信息。

而目标公司当前是否仍处于正常经营状态？经营历史中有无不良征信记录？我们的专业调研分析人员将通过电话核验、
与官方机构联网的数据库查询等多种方式，为客户进行最为精确的核实判定。

» 企业概览报告

如何以最简便易行的方式了解到合作伙伴或竞争对手的经营现状？如何规避普遍性的交易风险？联信的企业概览报告
是获取企业当前经营面貌最为迅捷，获取成本最为低廉的方式。完整可靠的企业概览报告将使您全面、准确了解合作
伙伴或竞争对手的过程变得简单易行。

» 财务报告

联信财务报告 —— 一种简单易行的获得可靠企业财务资料的方法。完整可靠的企业财务报告以及专业人员的财务分析
使您全面、准确了解合作企业财务状况的过程变得简单易行。

» 标准信用报告

详细、准确的最新标准信用报告，是帮助企业制定决策及准确了解贸易合作伙伴的有力参考资料。联信标准信用报告
凭借可靠的信息渠道及遍及全国的信息网络，可为您提供中国境内任何一家企业详细的信用信息。

» 深度信用报告

联信深度信用报告根据调查企业所处行业不同对报告进行了划分，一类是针对生产型企业的经营及运作特点制定的深
度研究报告；另一类是针对贸易及服务类企业制定的报告。报告内容及分析在标准企业报告的基础上进行了拓展，适
应了部分需要者对调查企业深层次信息的需求。

» 国际信用报告服务

覆盖一百多个国家及地区的全球信用报告代理网络，保证了国际信用报告较高的质量及最快的提交时间。委托国际信
用报告让您成功跨越国界、距离、文化的差异，在最快时间内了解远在异国贸易伙伴全面、准确的经营信息。

» 客户订制信用报告

如果以上几种报告涵盖的信息不能完全符合您的需要，请随时联系我们，联信订制信用信息服务可根据您的需求提供
各类企业信用资料。

Unicredit provides a full range of credit reports

» Business Certification Report

To obtain the brief information of Subject including whether the enterprise you are dealing with legally exists, what
the legal name is, how many the registered capital is, what the shareholder background and board members are, is
the first step to avoid risk. The Business Certification Report will provide you the latest registered data and
shareholder information registered at national, provincial or municipal administration for industry and commerce.

Whether Subject is still in operation? Was there any bad credit record? Unicredit professional analysts will check on
the phone or in the database of official agency in order to provide clients with the most accurate basis for
judgment.

» Company Overview Report

What is the most convenient way to understand current condition of partners or competitors? How to avoid common
risk? UNICREDIT Company Overview Report is the fastest and most cost-effective way to learn current operation of
a company. The complete and reliable Company Overview Report will ease the process of understanding partners
or competitors' situation.

» Financial Report

Unicredit financial report is convenient for clients to obtain reliable financial data of the investigated enterprise. A
complete and trustable financial report as well as the professional financial analysis will help to fully understand
financial status of Subject and also simplify this process.

» Standard Credit Report

The up-to-date standard credit report with details and accuracy helps enterprise to better understand its trading
parties and to make right decisions. The reliable information channels and the national information network of
Unicredit satisfy you with a credit report of any company within China territory.

» In – depth Credit Report

Unicredit in-depth credit report divides reports into two categories in accordance with the sector of the
investigated companies: one aims at production enterprise and focus on the operation and operation
characteristics, the other targets at trading and service companies. This kind of report is developed on the basis of
the standard credit report and caters for some clients on more information.

» International Credit Report Service

The global credit agency network covering over 100 countries and regions secures a higher quality and a faster
delivery of international credit report. By this report, clients step over country, distance, culture and understand to
the full scale and accurate operating information of any foreign trading party within shortest time.

» Customized Credit Report

If the above reports do not fully cater to your needs, a tailored credit report based on your specific needs will
always be a better choice.



» 信用管理咨询服务

分析企业信用风险现状；
完善信用管理体系；
协助客户制定企业信用管理政策以及最终帮助企业实现针对自身的全面信用管理制度。

» 营销信息服务

联信营销信息服务，帮您寻找客户、开拓市场、把握商机；
帮助客户筛选大量信息，挖掘出潜在客户或满意的供货商信息，彻底减轻企业销售及采购部门人员的负担，最大程度节省费用，提高工作效率；
及时的更新，充分的核实，确保客户得到最为精确的企业数据。

» 行业研究咨询服务

您是否想进入新的行业，尝试新的领域，或是需要了解所处行业最新的动态信息？联信市场研究咨询服务为您提供以下几种行业研究报告：

- 市场准入报告
- 市场现状监测及分析服务
- 竞争对手情报服务



» Credit Management Consulting Services

Analyze corporate credit risk
Improve credit management system
Help clients develop corporate credit management policy
Ultimately help clients to achieve a comprehensive credit management system

» Marketing Information Services

To help clients find customers, develop new markets, seize opportunities
To help clients to filter large amounts of information, or dig out potential customers or satisfied supplier information, so as to completely relieve the burden of corporate sales and procurement department personnel, to maximize cost savings and improve efficiency
Timely updates, full verification, to ensure that customers receive the most accurate business data

» Industry Research Consulting Services

Would you like to enter a new industry, to try new areas or to know the latest changing information of your industry?
Unicredit provides you the following research reports:

- Market Access Report
- Market Status Monitoring and Analysis Services
- Competitive Intelligence Service

