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PRESSRELEASE

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EnterCard appoints Intrum Justitia as credit management service partner

The cooporation includes credit information services (scoring) and debt collection services for the Swedish EnterCard business.

- We chose Intrum Justitia based on their experience and knowledge of the services comprised in our agreement. Furthermore, Intrum will be able to provide uniform solution across all our markets, says Annika Dolve, Head of Credit Risk Existing Customer Management at EnterCard.

The agreement that Intrum Justitia has closed with EnterCard includes debt collection services for both private consumers as well as companies. The aim of the cooperation is to further increase the efficiency within the management of unpaid claims. This will be reached by good quality in processes, customer related management and atomization of transaction flows. In that way more time can be spent to support and find good solutions for EnterCards clients with lower payment ability.

- We look forward to cooperate with EnterCard and feel confident that we are able to deliver substantial result improvements and solution that supports EnterCards growth and existing customer relations, says Rickard Westlund, Managing Director Intrum Justitia Sverige AB.
- Intrum Justitiua is the leading provider of credit management services in Scandinavia as well as Europe and we see a great potential to continue the development of our offer towards the finance industry. The agreement with EnterCard is an important acknowledgment that we have succeeded in our ambitions and we are of course very pleased to be given this confidence, concludes Rickard Westlund.

EnterCard is a group of credit-card issuing companies operating in the Nordic region. EnterCard was founded in 2005 by Barclays Bank Europe's biggest credit-card company and global powerhouse in consumer finance and Swedbank - the leading retail bank in the Swedish and Baltic region. EnterCard issues and manages credit cards on behalf of partners, and directly to consumers using our own consumer brand re:member. Today EnterCard has over 1,5 million customers in the Nordic region and over 270 employees, based in Stockholm, Oslo, Trondheim, Copenhagen and Helsinki. www.entercard.com.

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Intrum Justitia is Europe's leading Credit Management Services (CMS) group and offers services designed to measu-rably improve clients' cash flows and long-term profitability. Intrum Justitia was founded in 1923, has around 3,400 employees in 22 countries and revenues of approximately SEK 4.1 billion in 2009. Intrum Justitia AB is listed on Nasdaq OMX Stockholm since 2002. For further information, please visit www.intrum.com