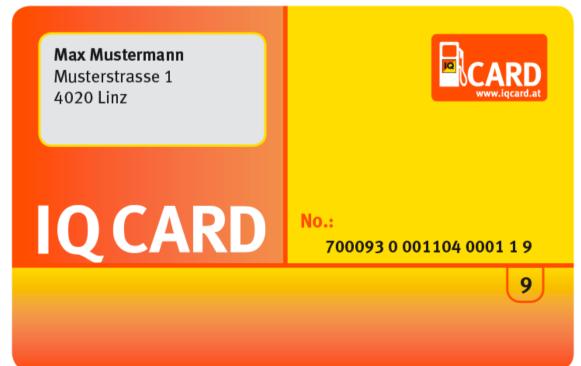


The **fuel card** for **clever** companies







The Company

Julius Stiglechner GmbH



IQ Card Vertriebs GmbH







Dates and Facts - Julius Stiglechner GmbH

- Foundation: 1923
- Employees: 50 in Headquarter / 400 Total
- Turnover 2015: approx. 340 Mio Euro
- Since 1956: Brand Partner of Shell Austria







Dates and Facts - Julius Stiglechner GmbH

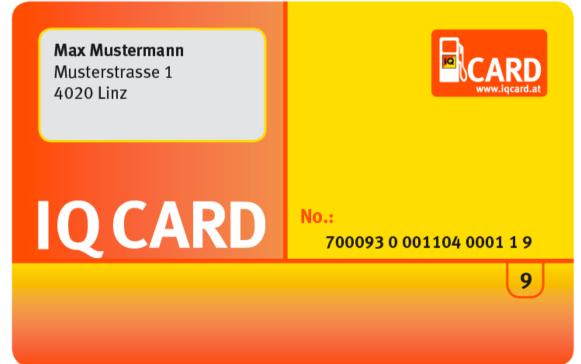
- Petrol Stations: 70 IQ-Stations, 100 Shell-Stations
- Main Business: Petrol Stations, Fuel Card, Wholesale

 IQ Card Vertriebs GmbH: 100% daughter company of Julius Stiglechner GmbH





The **fuel card** for **clever** companies







Key Arguments

- Competitive Prices
 - Weekly Price (Monday to Sunday)
 - One Price on all stations
- Flexibility
 - Card options
 - Processing options
 - Etc.
- Maximum Security
- No other costs







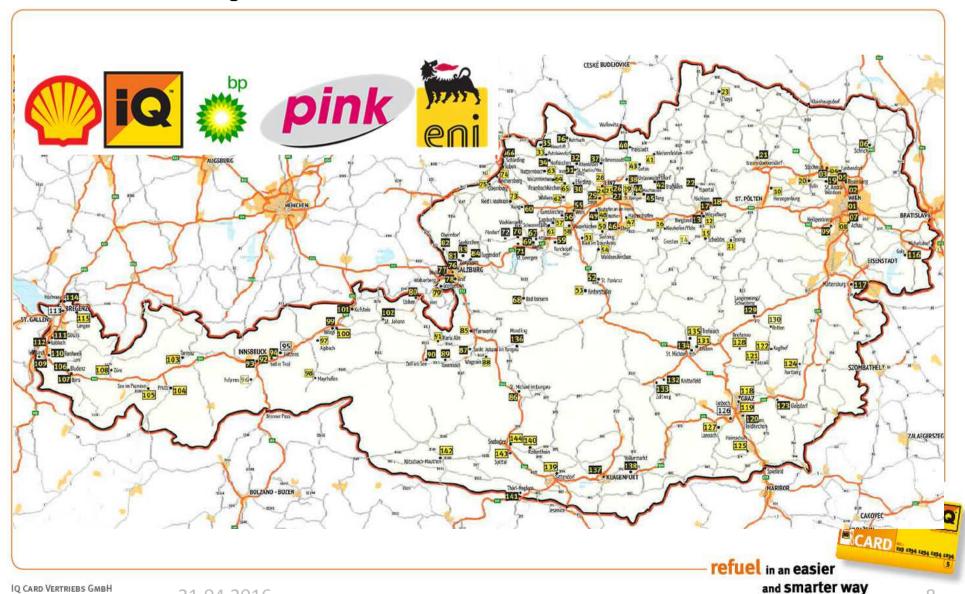
The network







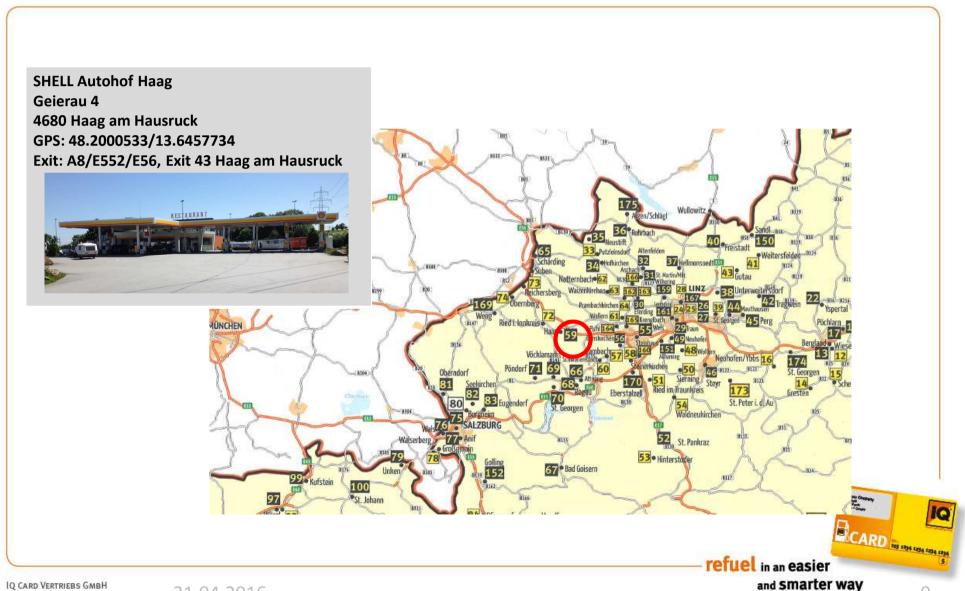
IQ Card petrol stations - Austria







IQ Card petrol stations - Austria







IQ Card petrol stations - Shell Haag









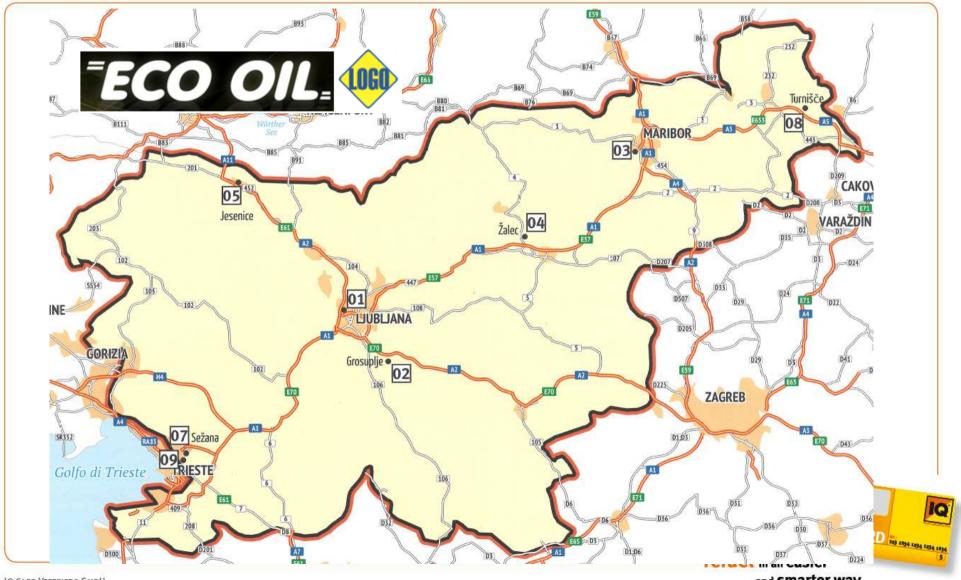
IQ Card petrol stations - Austria







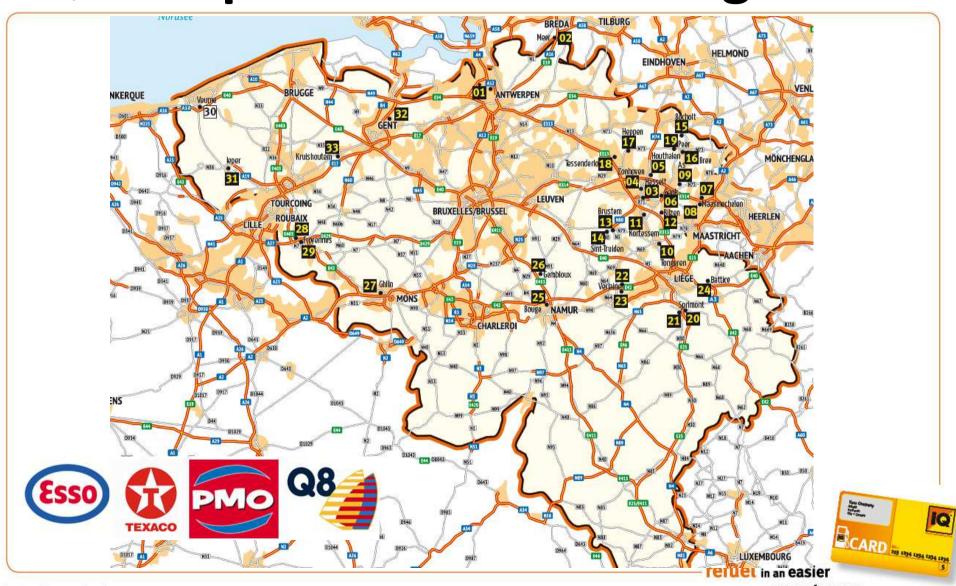
IQ Card petrol stations - Slovenia







IQ Card petrol stations - Belgium







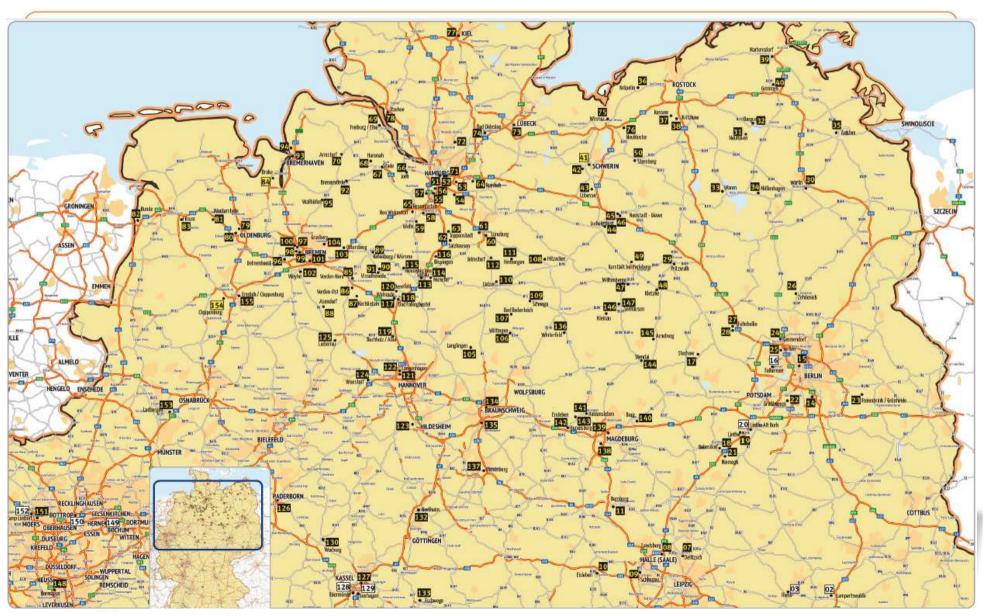
IQ Card petrol stations - Belgium







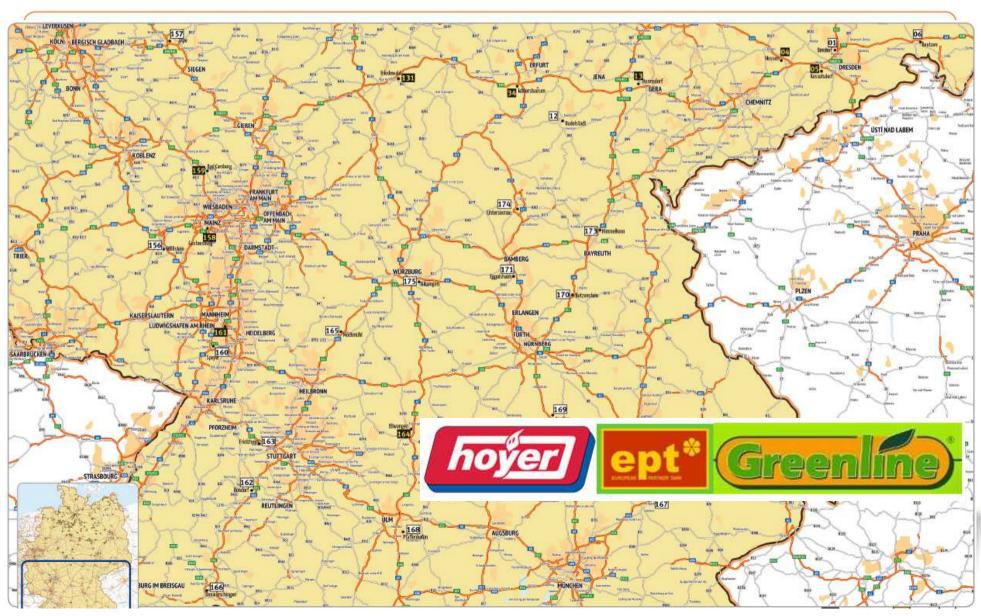
IQ Card petrol stations – Germany (1)







IQ Card petrol stations – Germany (2)







IQ Card petrol stations – Germany

Hoyer Rade (Hamburg Süd)



Hoyer Soltau







IQ Card – The Netherlands







IQ Card – The Netherlands

Texaco Venlo Columbusweg



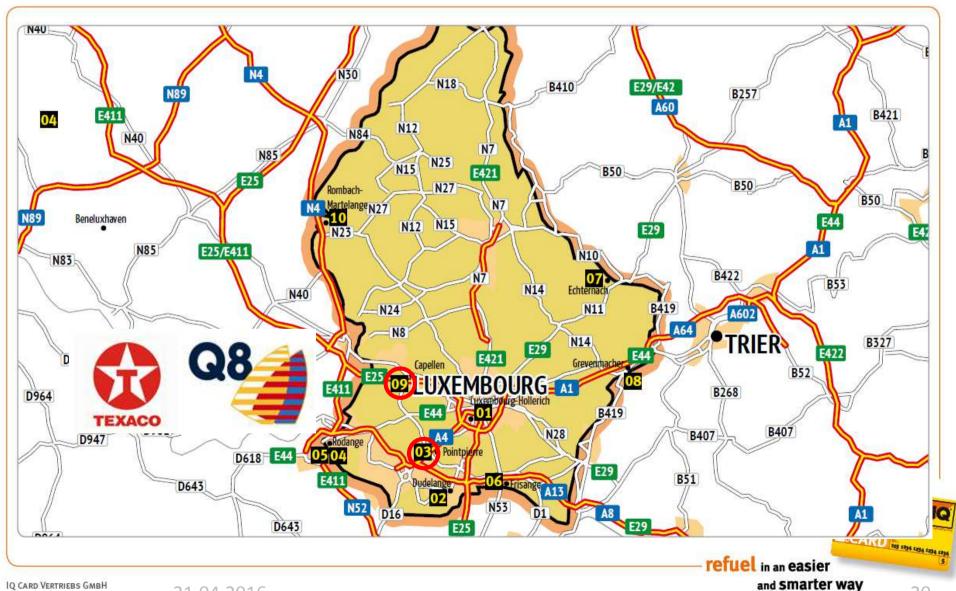
Texaco Keulse Barriere







IQ Card petrol stations – Luxemburg







IQ Card petrol stations – Luxemburg

Q8 Capellen



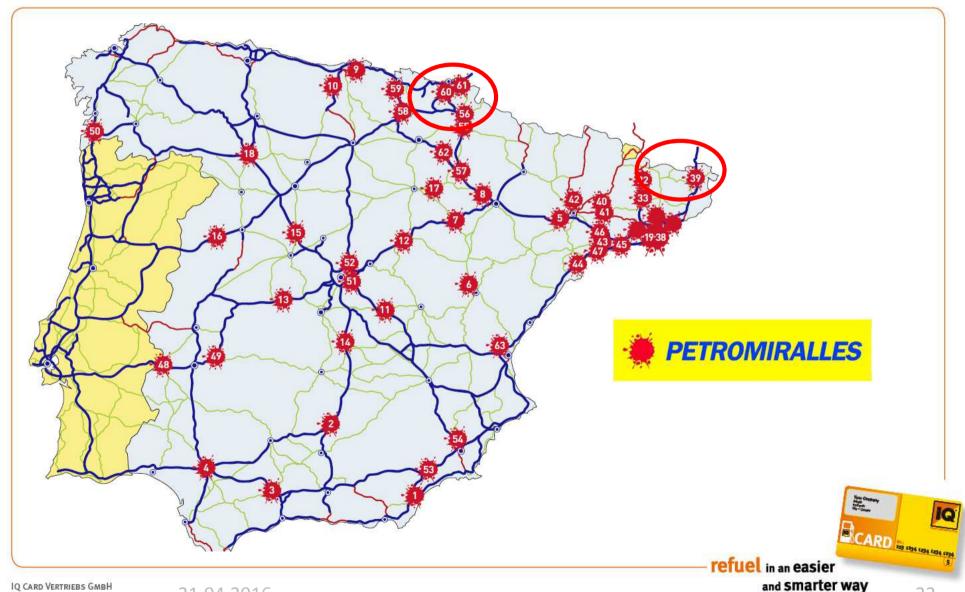
Texaco Pontpierre







IQ Card petrol stations - Spain







IQ Card petrol stations - Spain

Petromiralles - Figueres









IQ Card petrol stations - Spain

Petromiralles Andoain

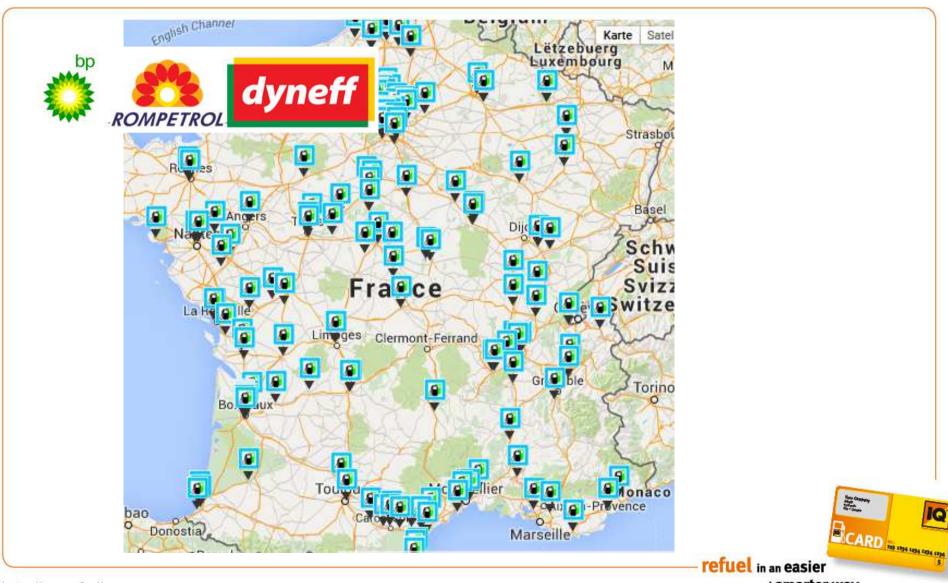


Agurain





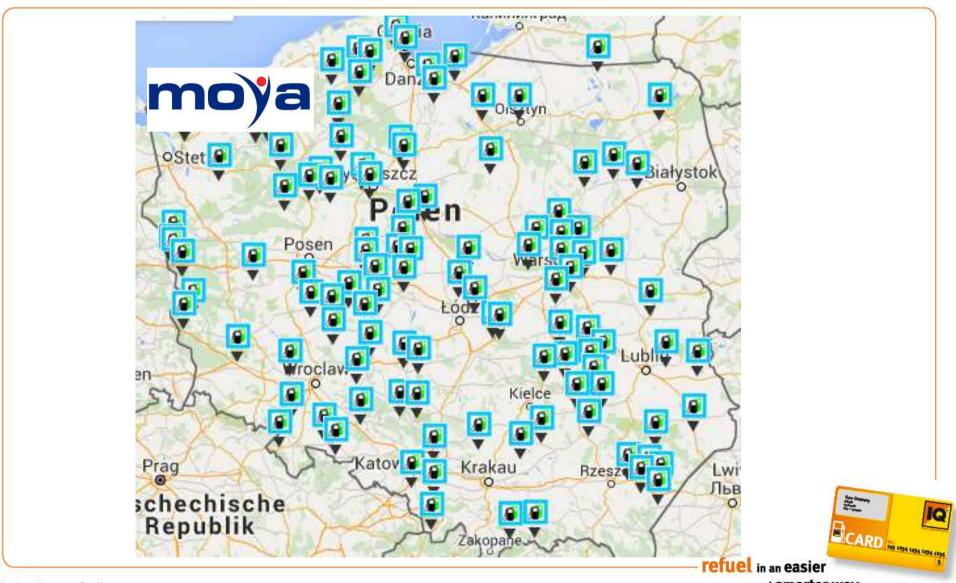
IQ Card petrol stations – France







IQ Card petrol stations - Poland







IQ Card petrol stations - Poland







IQ Card petrol stations – Romania



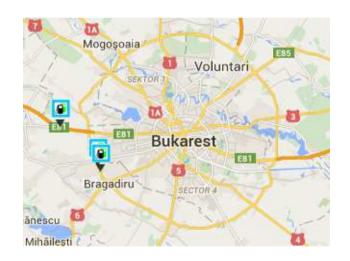




IQ Card petrol stations - Romania



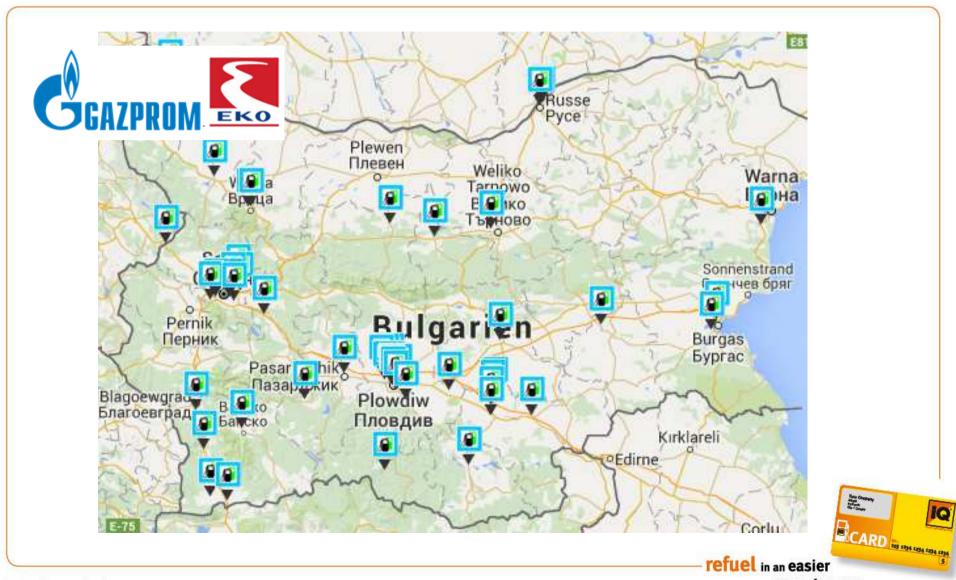








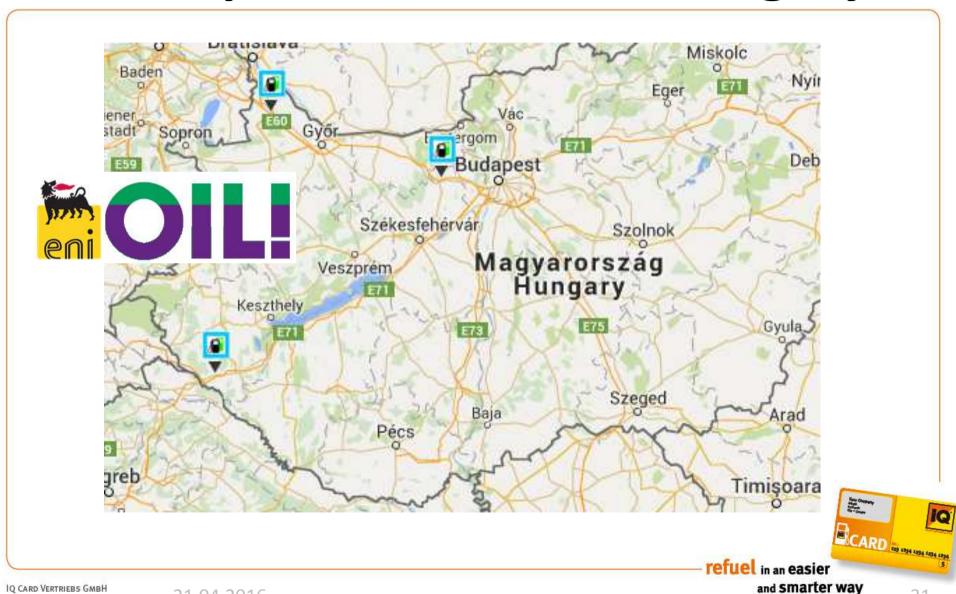
IQ Card petrol stations - Bulgaria







IQ Card petrol stations – Hungary







IQ Card petrol stations – Denmark







IQ Card petrol stations – Plan

- Italy
- Slovakia
- Czech Republic
- Etc.









IQ Card Options

- Regular Fuel card
 - Payment in retrospect (weekly, two-weekly or monthly invoice)
- Prepaid Card
 - Payment in advance
- Cash Card
 - Cash payments with an immediate discount and monthly invoice for easier VAT-recovery







Regular Fuel Card







Invoicing Periods / Terms of Payment

Invoicing Periods

The invoicing period depends on the preferences of the customer and on the guarantees

- Two-weekly
- Terms of payment
 - 8 calendar days after date of invoice



and smarter wav





Guarantees

- Insurance
- Bank guarantee
 - By an accepted bank
- Deposit payment
 - Paid to IQ Card account (stays at the account as long as the relationship lasts)







Prepaid-Cards







Invoicing Periods / Terms of Payment

- Pre-Payment to Bank account
- Whole network available
- Weekly Price
- Invoicing
 - Monthly
- During the month:
 - Amounts according to pump price
 - Difference credited when invoice is issued





Cash Card







Cash Card – The Advantages

- One Price for all Stations
 - Weekly Price
 - Valid from Monday to Sunday on all stations
 - Price is stated on previous Friday (visible in IQ Card NETService)
 - Price sent by e-mail on monday







Cash Card – The Advantages

- One monthly invoice
 - Not necessary to collect single tickets
 - Correct invoice for VAT Recovery
 - No additional administrative work -> Cost savings

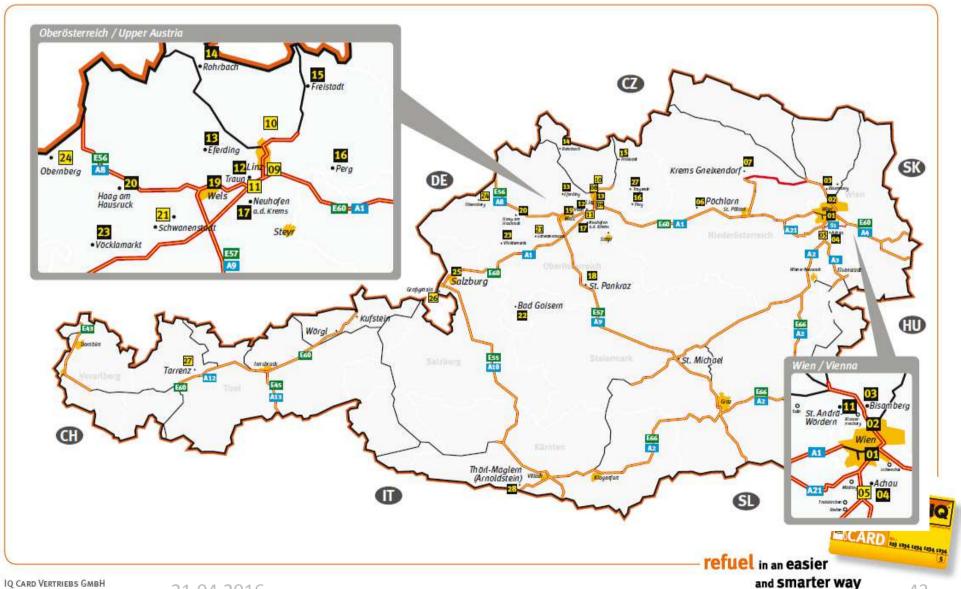
No Bank fees for transfer







Cash Card Stations







VAT refunds service

- Optional Net Payment
 - Payment at the stations without VAT
 - Costs: 10,9 % of the VAT amount Vialtis fee
 - Pre-Conditions:
 - Contract between Client and Vialtis
 - Confirmation of Vialtis
- Normal Payment' (incl. VAT)
 - 1,00 Euro per 100 liter discount







Monthly Settlement

- Cash Payments
 - Possible difference between weekly price and price to pay at station
 - Settlement at the end of the year







IQ Card – The advantages

- No extra charges or fees (such as system, settlement or blocking fees)
- No extra charges for new / additional cards
- IQ Card NETService (Online portal)
- VAT refunds service
- Toll & Road Services
- Maximum Security









IQ Card NET Service

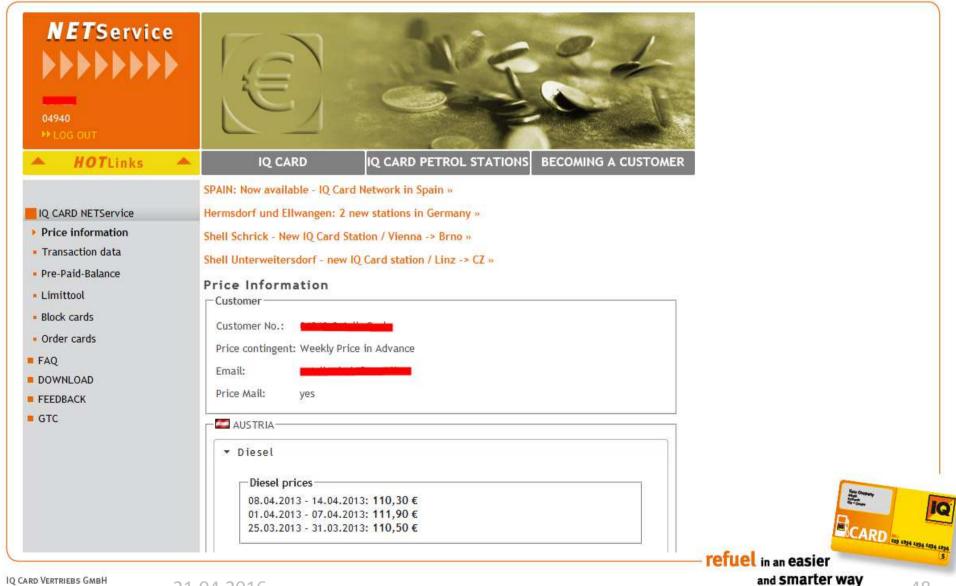
- Regular price information
- Transaction data (real time)
 - Optional transfer to excel
- E-Mail Transaction data
- Blocking of fuel cards
 - Customers can block their cards 24 hours a day after entering a code
- Limit-tool
 - Optional 24-hour-limits per fuel card
- CSV-data of invoices
- Ordering of new cards







Regular Price Information







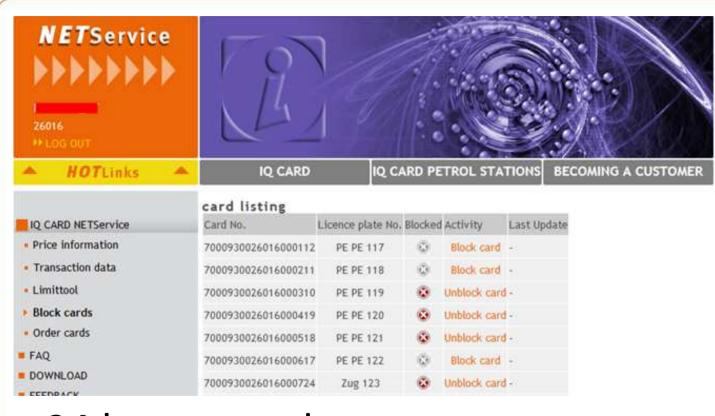
Transaction data







Card Blocking



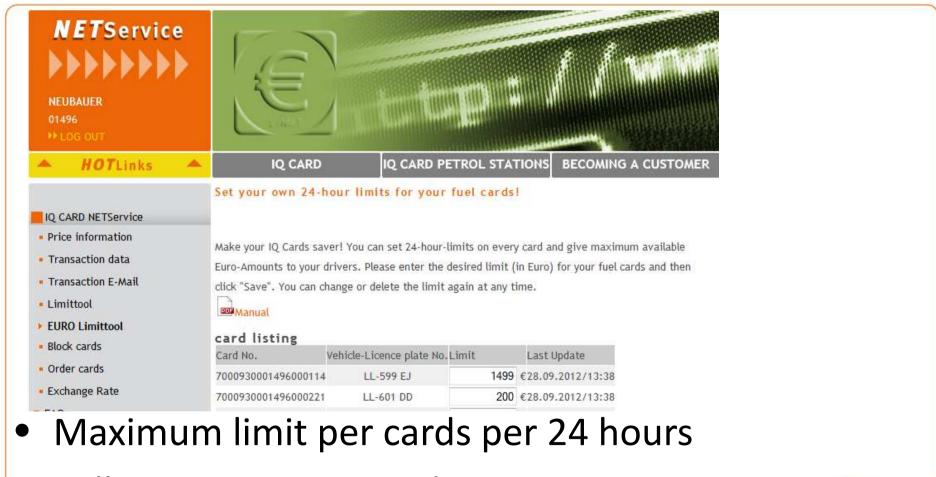
- 24 hours per day
- Immediate blocking / deblocking







Limit Tool



 Fully automatic at outdoor payment terminals







Maximum security

- Security queries options
 - PIN Code
 - Mileage
- Card limits
 - Optional 24-hour-limits per fuel card
 - Fully automatic at ourdoor payment terminals
- Blocking
 - IQ Card NetService 24 hours per day
- Buying Restrictions







Interest of Customer - Procedure

- IQ Card Enquiry Form
 - Company information, Commercial register number,
 VAT number, planed monthly volume, financial data
 - Fax or E-Mail
- Check of credit worthiness by IQ Card
- Proposal for Guarantees/Invoicing by IQ Card
- Contract for the customer by IQ Card (agreement + order form + General Terms)



refuel in an easier





Interest of Customer - Procedure

- Signed contract
 - Fax or E-Mail (+ Original)
- Issuing of Cards by IQ Card + Dispatch
 - IQ Cards
 - Confirmation of Receipt
 - Access data for IQ Card NETService + Blocking Code
 - PIN Codes (per seperate Mail)
- Return of signed Confirmation of Receipt

