

## What is AUPO?

AUPO is a Czech electronic system that allows its users to trade ONLINE with receivables/ credit notes in an auction mechanism and this in either the form of a Dutch or English auction and in the territory of the Czech Republic.

AUPO offers owners of receivables/credit notes like banks / public and private companies / governmental institutions/ private lenders / businessmen etc. to offer their credit notes through a transparent ONLINE auction system and realize higher prices for these notes than could otherwise be realized through a traditional sale. On the other hand, AUPO also allows buyers/investors access to such credit notes as a form of investment through an intuitive and fair online auction.

AUPO allows its users to trade with receivables/credit notes regardless of their maturity, i.e. credit notes before their maturity or overdue credit notes

### **The receivables/credit notes are segmented in AUPO based on their maturity:**

- "A" MARKET – auction of credit notes before their maturity (not in default)
- "B" MARKET – auction of credit notes within 6 months after their maturity date (in default).
- "C" MARKET - auction of credit notes from 6 - 12 months after their maturity date (in default).
- "D" MARKET - auction of credit notes 12 months after their maturity date (in default).

AUPO allows the sale of 1 credit note as well as a group of credit notes at one auction.

For more information please contact us at [info@aupo.cz](mailto:info@aupo.cz).

*The AUPO team.*