

CORPORATE BROCHURE







# NEW ZEALAND, OUR CHOICE

New Zealand is an island country in the south-western Pacific Ocean comprising two main landmasses; commonly called the North Island and the South Island.

New Zealand is notable for its geographic isolation: it is situated about 2000 km (1250 miles) southeast of Australia across the Tasman Sea.

It is a developed country that ranks highly in international comparisons on human development, quality of life, life expectancy, literacy, public education, peace, prosperity, economic freedom, ease of doing business, lack of corruption, press freedom, and the protection of civil liberties and political rights. Its cities also consistently rank among the world's most liveable.

New Zealand maintains a strong profile on environmental protection, human rights and free trade, particularly in agriculture.

The country is a member of Commonwealth of Nations, OECD, Five Powers Defence Arrangements, APEC, East Asia Summit, and the United Nations; and is a party to a number of free trade agreements, of which the most important are the China-New Zealand Free Trade Agreement and Closer Economic Relations with Australia.

New Zealand has a modern, prosperous, developed economy with an estimated

GDP (PPP) of \$115.624 billion (2008); the country has a relatively high standard of living with an estimated GDP per capita of \$27,017 in 2008, comparable to Southern Europe.

New Zealand is one of the most market capitalist economies according to economic freedom indices.

The service sector is the largest sector in the economy (68.8% of GDP), followed by manufacturing and construction (26.9% of GDP) and the farming/raw materials extraction (4.3% of GDP).

A stable political environment, a culture of innovation and the ease of doing business makes New Zealand the ideal place to invest. New Zealand has a well-deserved reputation for excellence. This openness and competitiveness extends to international companies doing business in New Zealand.



# ABOUT US

International Credit Corporation LP (ICC) was established by a group of highly experienced individuals from across the financial services industry. ICC acknowledges that knowing what clients are looking for is vital and ICC therefore ensures that its platform offers competitive and safe returns to depositors and investors. With proven investment strategies and well-established networks, by joining forces and combining techniques the group can now offer ICC's clients a solid platform of high quality services.

In addition to the financial services, ICC will also capitalize on and invest in Private Equity opportunities that meet the internal investment criteria. ICC's ambition is to move aggressively into industries such as Real Estate and Renewable Energy, with a strong emphasis on the Asia Pacific region. Private Equity opportunities are funded using ICC's own accumulated capital as well as externally raised investment capital from investors.

The global economy has been through an exceptionally difficult period of time, where the crisis in global financial markets and deteriorating economic conditions across the world has weakened industries across the economy, allowing

for opportunities of investments with strong returns.

All investments with ICC are fully protected.

ICC is committed to high standards of corporate governance, business integrity and professionalism in all its activities.

While clients come to ICC for financial planning and advice, they also value other things such as; peace of mind, confidence in uncertain times, security for loved ones, and leaving a legacy for future generations. ICC builds its business - and clients' expectations - on timeless principles. ICC's work is most successful when working closely with clients who are dissatisfied with the status quo.

ICC is committed to protecting the environment for future generations. Hence we are working with Transasia Fine Papers, which is spearheading the use of recycled paper in Asia. This brochure is printed on Beyond Recycled – 100% recycled paper.

**International Credit Corporation LP (ICC)** is registered as a New Zealand Limited Partnership, operating under the regulations of an Offshore Finance Company. This enables ICC to offer financial services to both private individuals and corporations worldwide with no limit on the number of customers, deposit amounts or selection of currencies. The company can legally

accept global deposits. ICC does not accept New Zealand, Canadian and US companies or nationals or residents as clients.

ICC has applied for Authorized Issuer Levy (AIL) status. Instead of the non-resident withholding tax rate, only 2% tax is deducted on interest paid to non-residents.

**AS AN OFFSHORE FINANCE ENTITY ICC IS APPROVED TO ENGAGE IN, BUT IS NOT LIMITED TO, THE FOLLOWING ACTIVITIES:**

- › Deposit taking & lending
- › Providing checking, savings and current accounts
- › Issuing of certificate of deposit
- › Providing term deposits
- › Offering debit and credit card services
- › Issuing of financial guarantees and instruments
- › Offering cash management services
- › Marketing of investments
- › Offering fund management

All ICC **Fixed Term Deposits and Structured Notes** have the following features and benefits:

- › Tax efficient strategies provided by the offshore ICC structure. These services may provide little or no tax consequences depending on client's tax residence.
- › All services can be denominated in US Dollar, Australian Dollar, New Zealand Dollar, Pound Sterling, Euro, Indian Rupee and Singapore Dollar.
- › All services follow a strict investment scheme to generate a stable return on an annual basis with strong emphasis on capital preservation.
- › All investments with ICC are fully protected

**THE ACTIVITIES OF INTERNATIONAL CREDIT CORPORATION LP ARE REGULATED, IN PART OR WHOLE, BY SEVERAL ACTS UNDER NEW ZEALAND LAW:**

- › Bills of Exchange Act 1908
- › Companies Act 1993
- › Cheques Act 1960
- › Credit Contracts and Consumer Finance Act 2003
- › Consumer Guarantees Act 1993
- › Electronic Transactions Act 2002
- › Fair Trading Act 1986
- › Financial Transactions Reporting Act 1996
- › Investment Advisers (Disclosure) Act 1996
- › Limited Partnership Act 2008
- › Money Act 1969
- › Personal Property Securities Act 1999
- › Proceeds of Crime Act 1991
- › Property Law Act 1952
- › Reserve Bank of New Zealand Act 1989
- › Securities Act 1978





**ICC's International Debit Card** has worldwide acceptance. It can be used to make purchases and payments as well as withdraw money from ATMs across a number of countries. The International Debit Card comes with a brand logo of either MasterCard or Visa.

- › Top up your debit card anytime, 24 hours/7 days a week, using ICC's own online platform.
- › Use at any Point of Sale
- › Pay bills through the internet
- › Make online purchases

ICC defines true financial planning as a comprehensive, ongoing approach to managing all areas of your financial life that takes into consideration your income, expenses, investments and debt; your short-term and long-term goals such as paying for college or retiring comfortably; your taxes and financial risks such as disability and death; and, finally, leaving a legacy.

A personal financial plan is tailored to your unique goals and contains actionable information and recommendations to help you reach your goals.

Having a written financial plan will help you feel more confident and prepared for your future, whether you are nearing retirement or just starting to save.

**The Discretionary Management** mandate allows you to delegate all investment decisions relating to your investment portfolio to a Portfolio Manager. Together with your Manager, you choose the investment strategy corresponding to your investor profile. The Portfolio Manager will then allocate your financial assets across a range of investments and opportunities that may arise to generate strong and stable returns.. ICC then applies its investment policy, which is the result of a rigorous analysis of the economic and financial environment, to your portfolio.

The Discretionary Management mandate fits investors having little time available to dedicate to managing their portfolio, and preferring to delegate this activity to professionals. This option is designed for clients who want to make the most of their assets and time by entrusting ICC with the management of their portfolio. Clients can view a statement regarding the status of their portfolio which is updated quarterly.

In this busy world few people can afford the time, or have the resources combined with the expertise required to optimally manage their wealth. At ICC, we can do it all for you, protecting your capital and increasing your wealth.

Our priority is to understand your needs right from the start. We pride ourselves on our investment management skills and knowledge of the markets. We want to safeguard your capital and make it work for you.

*For more information regarding our products and services, the online application, or on how to contact us, please visit our website : [www.intcreditcorp.com](http://www.intcreditcorp.com)*





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