

INFORMATION SHEET

"REMOTE FACTORING PLATFORM"

INFORMATION ON THE FACTORING COMPANY

UBI FACTOR S.P.A.

A Company with Intesa Sanpaolo S.p.A. as its sole shareholder, subjected to the activity of management and coordination by Intesa Sanpaolo S.p.A. and belonging to Intesa Sanpaolo Banking Group.

Registered office

Via Cavriana, 20 – 20134 MILANO

Telephone number that can be called by the client for information and / or closing the contract: +39 02.77.66.1

Fax number: +39 02.760000.09

E-mail: pianificazione.marketing@ubifactor.it

Website: www.ubifactor.it

Tax code and registration in the Milan Business Register under no. 06195820151

Belonging to the UBI VAT Group with VAT number 11991500015

Registered in the Register of Financial Brokers pursuant to art. 106 TUB under no. 66

Member of Assifact - Associazione Italiana per il Factoring

Member of Factors Chain International

Capital stock € 36,115,820= fully paid up

In case of an offer made **out of the headquarters** - Data of the ***SUBJECT THAT ENTERS IN CONTACT WITH THE CLIENT***

UBI Factor S.p.A. staff

Surname and name _____

Telephone _____ E-mail _____

Date _____ Signature _____

WHAT IS THE "REMOTE FACTORING PLATFORM" SERVICE

The Remote Factoring Platform is a service that allows the Client (Assignor and/or Debtor as parties in a factoring transaction) to access, through the UBI Factor website and using authentication keys (user code and password), the range of consulting and authorization functions available therein.

The service offered by UBI Factor through the Platform is interactive in nature; in fact, it allows the Client to enter and/or receive data and information relating to the relationships established with UBI Factor.

By subscribing to the service, the options indicated below can be enabled; they are by way of example:

Assignor:

- a) verifying its accounting position;
- b) reading and printing communications and accounting documents and other documents relating to the individual contractual relations;
- c) typing in the Platform the details of the documents representing the assigned debt issued to the Debtor;
- d) forwarding to UBI Factor the request for final payment of the assignment fee;
- e) interacting with UBI Factor and/or the Debtor in relation to the events of the underlying contractual relationship.

Debtor:

- a) confirming that the invoices uploaded onto the Platform refer to supplies actually and properly carried out and therefore represent certain, liquid and due debts;
- b) uploading onto the Platform, where it has been contractually agreed, the accounting documents representing the receivable assigned;
- c) interacting with UBI Factor and/or the Assignor in relation to the events of the underlying contractual relationship;
- d) consulting the data relating to the Debtor's relationship with UBI Factor and/or the Debtor's relationship with the Assignor;
- e) reading and printing communications and accounting and non-accounting documents.

The accounting documents will remain accessible through the website <https://www.ubifactor.it> for at least 24 months after the date of issue, while the other information will remain accessible on that site until the termination of the relationship.

Client's risks

The main risks associated with the "Remote Factoring Platform" Service include:

- risks related to the disruption, slowing down of or lack of access to the Internet;
- service disruption, suspensions or anomalies, due to technical reasons and/or force majeure not attributable to UBI Factor;
- risks connected with a partial knowledge of the operating rules of the authorization services or of the tools required for the use of the service;
- risk of fraudulent use by third parties in the event of loss or theft of authentication keys or secret codes. The utmost care is required in their custody and correct use.

MAXIMUM ECONOMIC CONDITIONS APPLICABLE	
ITEMS	COSTS
Remote Factoring fee	€ 0.00

WITHDRAWAL, TERMINATION, COMPLAINTS AND OUT-OF-COURT DISPUTE RESOLUTION PROCEDURES

Withdrawal

The service is for an indefinite period, although it is linked to the validity of the underlying factoring contract. The Client and UBI Factor may withdraw from the service at any time, without penalties and termination costs. In case of withdrawal, UBI Factor will disable, within 3 working days from the date of its completion, the "transactional" mode of the service, leaving the "consultation" mode active until the settlement of the Client's debt.

Maximum termination times

3 working days for the transactional mode

15 working days for the consultation mode. This period starts from the date of settlement of the Client's debt.

Complaints and out-of-court dispute settlement procedures

Complaints must be sent:

- by standard letter, to be delivered personally to the headquarters of the Factoring Company;
- by registered letter with advice of receipt to the address of the Factoring Company (UBI Factor S.p.A. - Complaints Office - Via Cavriana 20 - 20134 Milan);
- by standard e-mail to: reclami@ubifactor.it

- by certified e-mail to: reclami.ubifactor@pec.intesasanpaolo.com

The Factoring Company must acknowledge the complaint within 60 days after its receipt.

If the Client is dissatisfied or has received no reply within 60 days, he can contact the Banking and Financial Arbitrator (ABF) before appealing to the judge. Go to website www.arbitrobancariofinanziario.it, ask the Branches of the Bank of Italy or the Factoring Company to find out how to contact the Arbitrator.

The Practical Guide summarizing the information on the Financial Banking Arbitrator and the form for appealing to the Arbitrator can be downloaded from the website www.arbitrobancariofinanziario.it or from the Factoring Company website www.ubifactor.it.

The Client and the Factoring Company, in connection with the obligation under Legislative Decree no. 28 dated March 4, 2010 as subsequently amended, to try, for the purposes of the out-of-court settlement of disputes, the mediation procedure before appealing to the judicial authorities, may apply:

- to the Conciliatore BancarioFinanziario - Associazione per la soluzione delle controversie bancarie, finanziarie e societarie - ADR; a banking settlement body, with registered office in Via delle Botteghe Oscure, 54 - 00186 Rome;
- or to another body registered in the specific register kept by the Ministry of Justice and specializing in banking and financial matters.

The obligation to carry out the attempt at settlement is understood to have been fulfilled by the Customer even when the Customer applies to the ABF, after filing a complaint with the Factoring Company.

Application to the ordinary judicial authority is still possible if the settlement leads to no agreement.

The Client can visit www.conciliatorebancario.it to find out how to contact the Conciliatore BancarioFinanziario. The Conciliatore BancarioFinanziario's Regulations are also available from the Factoring Company and on website www.ubifactor.it. The Client may contact the Conciliatore BancarioFinanziario even if no prior complaint has been filed.

LEGENDA	
Authentication keys	Customer identification credentials or User Code and Password required to access the Client Area to be issued directly by UBI Factor
Remote Factoring	Service available to the Client, subject to the assignment of access credentials for consulting/transactional transactions by accessing website www.ubifactor.it
Website	UBI Factor institutional website (www.ubifactor.it) through which the Client, using the authentication keys, can access the Client Area.