

Advance on VAT

ASSET MANAGEMENT

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

Through their assignment, the company assigns its annual or quarterly VAT receivables to BPER Factor.

In addition to managing these receivables, the company can ask BPER Factor for an advance payment and, with the factoring with recourse service, a guarantee on said payments.

The transfer of receivables to the public administration must take place through a public deed or private agreement authenticated by a notary and communicated through a judicial official (e.g. a bailiff).



Product purpose

SAVE

Transfer the administrative management your receivables

LIQUIDITY

Immediately liquidate your receivables



Costs

The factoring service has two main expenses (in addition to miscellaneous expenses): an interest rate applied to any advance made and a Factoring commission applied based on the amount of assigned receivables. Its size varies based on the service used (i.e. with or without guarantee), the type of receivables (e.g. sector, payment schedule, deferral length, etc.), the operation amount, and the solvency of the parties involved.

This document is an advertisement for promotional purposes.

BPER Factor reserves the right to assess the credit standing in order to execute the transactions.

For the contractual terms and conditions governing the factoring products available for the illustrated service please refer to the "Informative Sheets" at the customer's disposal at all our Offices and on our website www.bperfactor.it.

Offer valid until 31/12/27 unless extended or early closure.