

Maturity Factoring

ASSET MANAGEMENT

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

With the maturity service, receivables are paid to the supplier company at their normal maturity date directly by BPER Factor.

Therefore the supplier can be absolutely certain of its cash flow and, in the case of factoring with recourse, also of the collection on its receivables.

On the basis of specific agreements, BPER Factor takes care of collecting the amount owed by the debtor, almost always granting him a further grace period.

Product purpose

PROTECTION

Reduce the risk of a failure to collect on your receivables (without recourse)

REGULARIZE

Allow the supplier to regularize its cash flows with the certainty of collection by the agreed upon due date

ACCESSIBILITY

Obtain credit lines proportionate to the supply agreement and sustain the company's growth

SAVE

Transfer the administrative management of receivables, such as invoicing and collection, allowing the fixed costs associated with the direct management of receivables to become variable costs

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.