

Medium to Long-Term Receivables

ASSET MANAGEMENT

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

It allows companies to transfer the risk of default to BPER Factor and liquidate the receivables deriving from individual supplies that require payment in installments ranging from 12 to 60 months. There are no limitations concerning the amount or product sector.

BPER Factor makes advance payments on the receivables deriving from the medium to long-term supply of goods to Italian and/or foreign customers.

After delivery of the service and/or good, and when presented with a valid deferred payment contract, BPER Factor purchases the receivables eliminating of the risk of insolvency providing for the consequent benefits in a company's financial statements.

By supporting the restoration of liquidity and the reduction of commercial risks, BPER Factor supports companies by strengthening their ability to develop new businesses and/or acquire new customers.

Product purpose

DELEGATE

Transfer the management of payment collection and its related administrative activities

LIQUIDITY

Immediately liquidate multi-year receivables

FLEXIBILITY

Drive sales by allowing customers deferred payments of up to 60 months

PROTECTION

Transfer the risk of default on your receivables, through a transfer with full license, and obtain the consequent benefits of delisting your receivables from your financial statements

Costs

The factoring service has two main expenses (in addition to miscellaneous expenses): an interest rate applied to any advance payment 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 a 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.