

Place and date, _____

To:

UBI Factor S.p.A.
Via F.lli Gabba, 1
20121 Milano

Unità Operativa di Pordenone
Via Giardini Cattaneo, 4
33170 Pordenone

Re: offer of services

The Client confirms that he has been comprehensively informed by the factoring company, during the pre-contractual stage, of the characteristics and costs of the overall service offered by the factoring company, and also confirms that he has downloaded from the website of the factoring company or received from the same the documentation in this regard stipulated under the Provisions governing "*Transparency of operations and banking and financial services. Correctness of relations between intermediaries and clients*" issued by the Bank of Italy on 29 July 2009. More specifically:

- € Principal rights of the Client
- € Information sheets for type of operation or service chosen
- € Practical guide to Banking and Financial Arbitration
- € Actual overall average rates (TEGM - *Tassi Effettivi Globali Medi*), pursuant to law No. 108/1996
- € Text of contract suitable for conclusion
- € Estimate
- € Summary document suitable for conclusion

The Client moreover states that he has received the offer from:

€ Employee of UBI Factor S.p.A.
€ Surname and name _____
Telephone _____ E-mail _____
Date _____ Signature _____

Yours faithfully.

Stamp and signature of the Client
