

INFORMATION SHEET

This information sheet meets the requirements of the current legislation, in particular art. 16 of Law 108/1996, Title VI-bis of TULB and subsequent amendments and additions, implemented by the Bank of Italy of 25 July 2003, the ICRC Resolution of 03.04.2003, the UIC of 29 April 2005 and the Bank of Italy of 29/07/2009 regarding the "transparency of transactions and banking and financial services - best practice in relation to intermediaries and customers".

This INFORMATION SHEET does not constitute an offer to the public pursuant to art.1336cc.

SECTION 1

INFORMATION REGARDING THE CREDIT BROKER

FIDEA SRL, (as "TOP ITALIAN MORTGAGE" brand owner); cap.soc. € .50.000,00 i.v., legal and operational headquarters: Servigliano Via Circonvallazione Clementina 4; VAT, tax code and registration number of Fermo Company Register: 01884180447; R.E.A. Fermo: FM181259; Registration Register / List of OAM Credit Brokers: M9 (verifiable on <https://www.organismo-am.it/ricercagenerica>); CEO: Sauro Antonelli, born in Montegiorgio (AP) April 16, 1974; Registration Single Register of Insurance Intermediaries and Reinsurance Section.E at I.S.V.A.P. : E000318948; Website: www.fideamutui.it www.topitalianmortgage.com Email addresses: - info @ fideacredito.it -fideacredito@pec.it; tel / fax: 0734759687. The Company carries out the profession of credit broker through its employees who meet the requirements set by art. Novies 128 of Legislative Decree no. 13 August 2010 n. 141

SECTION 2

CHARACTERISTICS AND TYPICAL RISKS ASSOCIATED WITH CREDIT BROKERAGE

A credit broker, under the law, professionally and routinely connects, often through consultancy, banks and certain financial intermediaries with potential customers for the purpose of obtaining funding in different forms.

The brokers conduct their activities without being tied to any of the parties by means of relations of collaboration, employment or representation. The brokers are prohibited to conclude and perform any lending activities on behalf of banks or financial intermediaries, including cash advances and all forms of payment or collection of cash, and other means of payment made with the exception of the mere delivery of non-transferable checks fully completed by banks and financial intermediaries or by the customer. Credit brokers may collect preliminary applications on behalf of the Intermediary lending institution and forward such requests to the latter. The consulting activity, which is aimed at putting banks or financial intermediaries together with potential customers for the purpose of granting a loan in any form, is an integral part of the credit brokerage service.

- Risks:

The risk of credit mediation is that a financial institution willing to provide the financing required cannot be found.

SECTION 3

ECONOMIC CONDITIONS OF CREDIT BROKERAGE

- Commissions reserved for customers with residence in Italy and Italian income.

The maximum commission applicable by FIDEA SRL directly to customers cannot exceed 3% of the credit granted.

- Commissions reserved for customers with residence abroad and/or foreign income.

The maximum applicable fee is 4% with a minimum charge of € 2,000.00. In case of mortgages for clients with non Italian residence and/or income, FIDEA, considering also technical and linguistic complexities, the company could request an amount of €500,00 for the preliminary activity. This sum will be deducted from the agreed brokerage fee in case of positive mortgage resolution.

- Rights of remuneration for credit brokerage

The right to payment of the agreed fee is accrued following the approval of the requested application, even if the client still has not found the house to buy; in any case in accordance with current regulations and thresholds. The commission to be paid to the credit broker is included by the bank or by the Financial Institution in the calculation of the APR (TAEG) (Annual Percentage Rate) / ISC (Synthetic Cost Indicator);

The above-mentioned fee in any case includes any activities relating to the mandate of lending, including investigative and advisory activities.

- Withdrawal

The customer is entitled to withdraw from the credit brokerage contract at any time prior to the financial approval by registered mail A/R, PEC or e-mail. In case where this right has been exercised, FIDEA may request a fee up to a maximum of € 500.00 for the work carried out, except for clients with non Italian income and/or residence, who could be required to pay the preliminary activity fee in advance.

- Commission paid by financier: the client may request FIDEA to provide information about the amount of commission received from the financial institutions in order to carry out a clear comparison.

SECTION 4
CONTRACT CONDITIONS FOR CREDIT BROKERAGE

- Purpose of credit brokerage contract

The credit brokerage contract is aimed at finding a loan agreement with banks or financial intermediaries.

- Conferring of credit brokerage mandate

The mandate referred to in the brokerage contract, in any case revocable license (except as provided in Section 3, third paragraph), can be given in the form of EXCLUSIVE or NOT EXCLUSIVE. FIDEA reserves the right, according to the characteristics of the request and at its sole discretion, to accept or refuse the abovementioned task.

FIDEA reserves the right to withdraw from the brokerage agreement, by notifying one of the applicants at any time by means of registered mail A/R and the customer will not be entitled to any compensation or indemnity.

- Obligations not included in the credit brokerage contract

The credit broker does not assume any obligation to guarantee the successful conclusion of mediation and, in particular, regarding the actual granting of the loan, the timing and procedures for the approval of requests for funding and the level of practical investigation costs provided by banks or the disbursing financial intermediaries.

- Complaints and Disputes

The client has the option to file a complaint by e-mail: amministrazione@fideacredito.it and fideacredito@pec.it, by post to: **FIDEA SRL, Via C.Clementina 4, 63839 Servigliano (FM)** or through the appropriate contact form at one of the following links: <http://www.fideamutui.it/reclami/> or www.topitalianmortgage.com/complaints.

All disputes arising from this contract, including those relating to its validity, interpretation, execution and termination, shall be resolved by a single arbitrator appointed by agreement of the parties or, failing agreement, according to law. Court of jurisdiction is Fermo unless otherwise delegated.

GLOSSARY

"Credit Broker": is he who professionally and routinely connects, through consultancy, banks and certain financial intermediaries with potential clients for the purpose of obtaining funding under any form. **"Grant funding in any form"**: the lending activities, including the issuance of replacement guarantees for credit and guarantee commitments. This includes, among other things, any type of funding connected with finance leases, purchase of credits, consumer loans, as defined by art. 121 of Legislative Decree 385/1993 (the Banking Act), except for the technical form of a deferred payment, mortgage lending, granting sureties, guarantees, open letters of credit, acceptances, endorsements and commitments to extend credit.

"Client": means any entity, natural or juridical person, who intends to enter into a relationship with banks or financial intermediaries for the granting of a loan by means of a credit mediator." **"Financial Pre-approval"**: Pre-approval granted as a result of individual evaluation of customers. **"Final approval"**: approval granted as a result of the global assessment of the loan operation, namely of the client's individual situation and the technical evaluation of the property, object of the guarantee. **"Place opened to the public"**: a place accessible to the public used to receive clientele for the credit brokerage activity. **"Remote means of communication"**: technical contact with customers, other than ads that do not involve the simultaneous physical presence of the client and the broker. **"Ancillary services"**: means services not directly connected with the main service, marketed jointly to the latter, although on a mandatory basis. **"Financial Intermediaries"**: stakeholders in the financial sector included in the List provided by art. 106 of Legislative Decree 385/1993 (the Banking Act) and subsequent modifications. **"O.A.M. – Body for the management of lists of agents in financial activity and of Credit Mediators"**: an association of a private nature with legal personality, non-profit, financial, organizational and statutory independence, established by Legislative Decree 13 / No 8/2010. 141. The List of credit brokers may be consulted at the O.A.M site. <http://www.organismo-am.it>. The list of FIDEA's collaborators can be seen on the same website by accessing the page regarding FIDEA S.R.L.; "employees and contractors" on the menu. **"TAEG"**: (tasso annuo effettivo globale (TAEG) (= APR) (Annual Percentage Rate) is the total cost of credit to the consumer expressed as an annual percentage of the credit granted. The APR includes the interest and all charges for using credit. The Bank of Italy, in accordance with the resolutions of the ICRC, lays down detailed rules for calculating the APR. The cost of any credit mediation should be included in the calculation of the APR. **"SCI"**: is the Synthetic Cost Indicator of credit, expressed as an annual percentage of the credit granted. SCI includes the calculation of all charges for using credit including the cost of any credit brokerage activities.

The customer/s
agree to the conditions above, and sign to that effect

The credit broker /collaborator
