

**PRECONTRACTUAL COMPLIANCE AND TRANSPARENCY**

In reference to the mandate given to Credit Brokerage Company FIDEA, please note that the same is concluded by means of the collaborator as specified below (verifiable on OAM site <https://www.organismo-am.it/ricerca-generica> as well as on <http://www.fideamutui.it/consulenti-crediti>).

FIDEA informs its clients that the mediation activity can take place either through affiliated financial institutions as well as those with no agreement in place and that FIDEA may therefore earn commission from the financial institution identified for the financing transaction.

The presence of the abovementioned commission paid by the financial institution may generate a discount on the mediation commission applied to the client, as defined in the signed mediation agreement.

Given the fact that FIDEA may not have the fact sheets and the bank transparency documentation of the financial institution with no agreement to which the operation has been forwarded, please note that the client has the right to request the fact sheets, the precontractual compliance and transparency documents from the financial institution as well as “**Prospetto Informativo Europeo Standardizzato**” (**PIES**) (Standardized European fact prospectus); which contains a summary of the main conditions of the financing operation as well as the possible amount of the commission that FIDEA may receive from the financier. The abovementioned documents must be delivered within the deadlines required by law and in any case prior to the signing of the loan agreement.

Collaborator Mr./Mrs.. .....  
as  EMPLOYEE  AGENT of credit broker FIDEA SRL

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By signing this document the client claims to have received a copy of this document, the Fact Sheet, the Transparency documentation and the Mediation Agreement.

The client(s):

Mr/Mrs....., place....., date....., signature.....  
(printed)

Mr/Mrs....., place....., date....., signature.....  
(printed)

Mr/Mrs....., place....., date....., signature.....  
(printed)

Mr/Mrs....., place....., date....., signature.....