

CREDIT BROKERAGE AGREEMENT
- CLIENTS WITH NON-ITALIAN INCOME -

Mr....., born in on, resident in
, Street....., No, Cod.fisc.....
 e-mail....., hereafter referred to as "customer", as him/herself and on behalf
 of all other participants in the transaction upon request

GIVES CREDIT BROKERAGE MANDATE

to FIDEA SRL (as "TOP ITALIAN MORTGAGE" brand owner) with registered offices in Servigliano (FM), Via Circonvallazione Clementina 4, VAT number: 01884180447, registered in the Register of Credit Mediators at the OAM to n.M9, in possession of all the requirements as per Article. 128 septies Legislative Decree 385/1993. In reference to the above-mentioned mandate, the Parties agree as follows:

SUMMARY
<p>- Brokerage commission calculated on the financed amount:</p> <p>- € 500.00 (five hundred/00) for the preliminary activity; this sum will be detracted from the fees agreed with the client in case of positive resolution on the required application.</p> <p>- Contract duration/terms of execution of service: 6 months;</p> <p>- Commission paid by financier to FIDEA: <input type="checkbox"/> None <input type="checkbox"/> not known* <input type="checkbox"/> €.....</p> <p><i>*if it is not known the client may verify the amount and the incidence on "prospetto informativo europeo standardizzato" (PIES) (Standardized European fact prospectus), delivered within the deadlines required by law and in any case prior to the signing of the loan agreement.</i></p>

ART. 1 Purpose of the Agreement

This contract concerns the credit mediation for the purposed of obtaining a loan in any form, as permitted by current legislation from banks or financial intermediaries in favour of the client.

ART. 2 Duration of the contract

This loan brokerage contract has a duration of 6 months from the date of signing and during that period and in any case before the pre-approval of the requested financing, the parties are entitled to exercise the right of withdrawal as described below.

FIDEA reserves the right to withdraw from the brokerage agreement, by notifying one of the applicants at any time via e-mail and the customer will not be entitled to any compensation or indemnity.

At the natural expiry of this mandate, the contractual agreement shall be automatically terminated, without any notice of termination by either party.

ART. 3 Exclusive right

With regards to the present mediation agreement, the parties agree that the same is conferred
 with exclusive rights without exclusive rights for FIDEA SRL.

ART. 4 Execution of the service terms

- a) The customer authorizes the credit broker to immediately execute this contract.
- b) The credit broker agrees to carry out the mediation service within the period defined by this contract, except as provided in Art. 7.

ART. 5 Customer obligations

- a) The customer declares that the data, information and documentation provided are true; otherwise the customer takes upon himself all civil and criminal liability, releasing FIDEA SRL from any consequences which may arise from wrongful conduct.
- b) The client expressly declares that he/she has no protests, pending criminal proceedings, foreclosures and / or ongoing enforcement proceedings and reports for late payments.

ART. 6 Credit broker obligations

- a) The credit broker shall adjust the preliminary investigation to the economic activities of the customer and the amount of funding requested.
- b) It shall also act diligently, fairly and in good faith and to provide the service with simplicity and clarity, in compliance with the provisions on transparency. The credit broker agrees to maintain confidentiality.

ART. 7 Credit Broker Disclaimer

- a) The client acknowledges that if the loan is not granted by banks and financial intermediaries, the credit broker will not be required to explain the reasons for refusal.
- b) The client further acknowledges that **the credit broker will not be held in any way responsible for the actions of banks and financial intermediaries, even if the requested financing is not granted and / or if there is a delay in the granting of the same.**

ART. 8 Charges

The customer, who has deemed appropriate to contact the credit broker, is obligated to pay the commission which is equal to/not higher than _____ (in case of percentage, calculated on the capital granted by the bank or financial intermediary), inclusive of all activities relating to the mandate of lending, including pre-qualification and advisory activities.

A total amount equal to _____ is required for travel expenses aimed at assisting the client during the opening of the bank account and the signature of the public deeds.

The right to the payment of the commission matures: as the 50% of the total amount, once the financial operation is approved by the lender ("voucher mutuo"); as for the remaining 50% at the final positive deliberation (issue of Binding Offer and "PIES" document by the lender). In case of clients with non-Italian incomes and/or residence, it is anyway sought a payment of € 500.00 (as retain fee) for the application analysis and the preliminary investigation report. This sum will be detracted from the fees agreed with the client in case of positive resolution on the required application.

In any case, the client will be assisted for 2 years since the date of the financial deliberation, even if he does not sign the purchase contract immediately.

ART. 9 Right of Withdrawal

The customer is entitled to withdraw from the credit brokerage contract at any time prior to the financial pre-approval via e-mail. In this case FIDEA will keep the amount of €.500.00 previously paid as retain fee.

ART. 10 Disputes and Jurisdiction

In case of dispute relating to this loan brokerage contract, the court of jurisdiction will be that of Fermo.

ART. 11 Consent to the processing of personal data

The customer consents to the processing of personal data pursuant to art.13 D.Lgs. 196/2003 and art.13 EU regulation 679/2016 ("GDPR"); these data will be used to carry out the credit brokerage activities and its related purposes.

..... ,

The client

The credit broker

Hereby expressly approve, pursuant to and by effect of articles 1341 and 1342 of the Civil Code, the conditions specified in the following articles: art.3 (Exclusive Rights); art.5 (Customer Obligations); Art.7 (Credit Broker Disclaimer); Art.8 (Charges); art.9 (Right of Withdrawal); art.10 (Disputes and Jurisdiction).

The client

The credit broker

I declare to have received a copy of this brokerage agreement, and "notice to customers on transparency rules" and the "information sheet".

The client _____