

# Maturity WITH DEFERMENT

## LIABILITY MANAGEMENT

### RECEIVABLES VS. SUPPLIERS

With the Maturity with Deferral service, receivables are paid upon directly to the supplier company at their natural maturity date from BPER Factor.

On the basis of specific agreements, BPER Factor is responsible for collecting the amount owed by the debtor, and grants it a deferral grace period.

The supplier can count on the absolute certainty of its cash flow and, in the case of non-recourse factoring, also on the certainty of its collection.

## Product purpose

### Buyer

Allow the debtor to extend its payment terms without weighing on its supply chain

Allocate costs between the customer and the supplier according to their respective needs

### Suppliers

Reduce the risk of non-collection on your receivables (with a non-recourse guarantee)

Transfer the administrative management of receivables, such as invoicing and collection, allowing the fixed costs associated with the direct management of receivables to become variable costs

Obtain credit lines proportionate to the supply agreement and sustain the company's growth

## 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](http://www.bperfactor.it).

Offer valid until 31/12/25 unless extended or early closure.