

# Nonrecourse Factoring FULL LICENSE

## ASSET MANAGEMENT

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

BPER Factor acquires the receivables claimed by a company, generally applying a trade discount formula.

Through this definitive sale therefore, the company transfers any risk related to the receivables to BPER Factor and can remove them from its assets balance sheet improving its business ratios. By applying the maturity value formula, BPER Factor can grant a further payment extension to the assigned debtors.

## Product purpose

### PROTECTION

Reduce the risk of a failure to collect on your receivables

### LIQUIDITY

Immediately liquidate your receivables

### IMPROVE RATIOS

Remove receivables from your assets balance sheet improving your ratios

## Costs

The factoring service has two main expenses (in addition to miscellaneous expenses): an interest rate and a Factoring commission, which, in the case of nonrecourse factoring with a full license, are normally withheld from the receivables' value by applying a trade discount formula.

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.