



INFORMATION SHEET
CORE BANKING FOR NON-CONSUMER CUSTOMERS
(CORPORATE)

Transparency norms for banking and financial services (legislative decree no. 385 dated 1 September 1993 – deliberation CICR on 4 March 2003, Banca d'Italia Oversight Instructions 29/7/2009 and amendments).

INFORMATION ABOUT THE BANK

Banca UBAE S.p.A.

Registered office and management HQ: Via Quintino Sella 2 – 00187 Rome

Branch: Piazza A. Diaz 7 - 20123 Milan

Telephone Rome: 06423771 Fax: 064204641

Telephone Milan: 027252191 Fax: 0642046415

Email: info@ubae.it Website: www.bancaubae.it

Membership no. 4729 Association of Italian Banks and Banking Groups (ABI: 03598)

Tax code: 00716130588

VAT no. 00925501009

Member of FITD (Interbank Fund For Protecting Deposits)

Telephone: _____ Email: _____

Details of person who speaks to customer, only in cases of offsite contacts:

First name/family name: _____ Address: _____

Telephone: _____ Email: _____

WHAT IS THE CORE-BANKING SERVICE?

The Internet Banking service provided by Banca UBAE S.p.A. for corporate customers (non-consumers) who receive an access code together with a One-Time-Password (OTP) device able to generate the security codes required to confirm a transaction; this also provides access to a reserved and protected online area where it is possible to conduct consultancy operations and/or transactions using the OTP device.

The Core-Banking service provides two distinct functions:

- information for the purpose of consultancy operations;
- device for making payments; activated by entering the codes generated by the One-Time-Password (OTP) device.

In particular, once the customer has accessed the system from their own computer, they can view:

- their accounts (balance and movements) and relative conditions;
- utilities with active domiciliation;
- cheques and credit cards;
- loans granted by the Bank;
- communications and messages from the Bank.

If the OTP device is being used, the customer can carry out transactions such as bank transfers within the SEPA area, bank transfers outside the SEPA area, EBILL payments.

Access to UBAE's Core-Banking service is via the website www.bancaubae.it – after entering the "workstation code" (the same as the User Name), the "alias" (the same as the delegated operating code), the "password" and the "PIN code" created by the user on first entering the service.

The OTP code will only be used to confirm a transaction with the OTP device.

The Core-Banking service only allows data entry manually; therefore, importing instructions from files is not possible.

In the event of forgetting or losing the access codes, a Help Desk is available Monday to Friday from 8.00 hrs to 22.00 hrs (Saturday from 8.00 hrs to 14.00 hrs) by telephoning 800 035088 or +39 0521 1922194 if calling from abroad.

FEATURES AND MAIN RISKS

- fraudulent use of device by third parties;
- anomalies due to remote communication systems which depend on reliable internet access;
- theft or loss of identification system followed by fraudulent use before the customer is able to block the device;
- unfavourable change in the economic conditions even though contractually allowed.

MAIN ECONOMIC CONDITIONS

COSTS	Periodicity of fees	monthly
	Monthly fee for OTP device (including information function)	1,00 euro
	Activation	Exempt
	One-off activation of OTP device	19,50 euros
	One-off payment for replacing OTP device	19,50 euros

Online bank transfers

Payment orders will be executed (execution date) during the same working day as the request, if sent and confirmed by 2.00 pm for SEPA transfers and by 1.30 pm for non-SEPA transfers. If the transaction is set up after the times shown above, the operation will be performed during the first subsequent business day.

If the operation is set up during a non-working day, it will be performed during the first subsequent working day.

Within the above-mentioned service, the **instant payment** is, on the other hand, an operation that can be executed immediately, in a period of time of maximum 10 (ten) seconds, 24 hours a day and on any calendar day, within the maximum amount of Euro 100,000 (one hundred thousand), between current account holders of the SEPA area.

Revocation of an instant payment is not permitted, without prejudice to the possibility of requesting the Beneficiary, under mandatory regulatory circumstances and with predefined timeframes, to return the funds ("Recall").

COSTS	Commission for single online bank transfer within the SEPA area	1,00 euros
	Commission for single instant payment (within the SEPA Area)	1,00 euros
	Bank transfer commission by means of bank slips at the branch	2,50 euros
	Bank transfer outside SEPA area	40,00 euros
	Instructions for CBILL service	1,30 euros
	Commission for urgent bank transfers or for large amounts (BIR)	2,00 euros

For anything not expressly specified, please refer to the economic conditions of the individual services (as per agreements and information leaflets for the related services). The information leaflets are available at branches and on the Bank's website.

OTP DEVICE

In addition to the User Name, the password and the PIN, for the execution of all types of payment the customer must confirm the operations by entering the security code generated by the OTP (One-Time-Password) system provided by the Bank to its customers and having a limited duration of use. The characteristics of the device and the methods of use of the OTP function are detailed in the "Operating Guide to Internet Banking" provided on signing the contract.

Only one OTP device will be provided per user. The device is strictly personal and has a duration of about three years (depending on the use made of it and therefore the consequent battery consumption). When the device expires, the customer must go to the branch where their Internet Banking is established for its replacement.

Furthermore, you are advised to:

- access the Internet Banking Area only through the Bank's official website;
- periodically install and update an antivirus program;
- systematically change the access password; password customisation is a tool to protect sensitive data. After an incorrect password is entered five times, access is blocked to prevent unauthorised entry. If the workstation is blocked, the Help Desk must be contacted.

WITHDRAWALS AND COMPLAINTS

Withdrawal from the agreement

It is possible to withdraw from the agreement at any time, without penalty and without the cost of closing the service, by giving written notice by registered letter (with receipt) to the other party.

The Bank undertakes to process the customer's request for termination of the service within 10 days.

Complaints

Complaints should be sent to the Bank's official Complaints Office (Via Quintino Sella 2 - 00187, Rome) by registered letter, or by email to reclami@ubae.it or to the certified email address: compliance@pec.ubae.it

In the event of a complaint concerning payment services, the Bank takes a decision within 15 (fifteen) working days of receipt of the complaint; in exceptional situations, if the Bank cannot respond within the aforesaid 15 (fifteen) days, for reasons beyond its control, it is required to send an interlocutory reply, clearly indicating the reasons for the delay and specifying the term within which the customer will obtain a definitive answer. In any case, the deadline for receiving the definitive answer cannot exceed 35 (thirty-five) working days.

In the event of complaints and disputes relating to banking and financial operations and services (e.g. current accounts), the Bank responds within 60 (sixty) days.

If the customer is not satisfied or has not received a response within the aforesaid period, before resorting to the Judicial Authority, they may contact the Financial Banking Arbitrator (ABF) for an out-of-court settlement of disputes relating to banking operations and services. To find out how to contact the Financial Banking Arbitrator, see the website www.arbitrobancariofinanziario.it, call the free-phone number 800196969 or request information from the branches of Banca d'Italia and Banca UBAE.

The customer can also consult the Guide to the Financial Banking Arbitrator - ABF available on the Bank's website (www.bancaubae.it) in the section on "Transparency".

Should a dispute arise with the Bank, the customer can activate a conciliation procedure consisting of an attempt to reach an agreement with the Bank, thanks to the intervention of an independent conciliator. For this service it is possible to contact the Financial Banking Conciliator (from the Register held by the Ministry of Justice) which offers mediation and arbitration services with the aim of concluding disputes quickly and economically, without resorting to the judiciary.

The right to appeal to the judicial authority remains unaffected should the conciliation fail.

LEGEND

Customer as non-consumer	Physical or juridical person who acts for the purpose of professional activities.
Bank transfer within SEPA area	The bank transfers funds from the customer's account to another account in SEPA countries.
Instant Payment	Operation that can be executed immediately, in a period of time of maximum 10 (ten) seconds, 24 hours a day and on any calendar day, within the maximum amount of Euro 100,000 (one hundred thousand), between current account holders of the SEPA area.
Bank transfer outside SEPA area	The bank transfers money from the customer's account to another account in non-SEPA countries.
One-time-password (OTP)	OTP device (token or key), provided by the bank, which generates a "one-time" code for OTP operations on the Internet Banking platform.
Profile for consultancy or information	Profile that enables only viewing of the information relative to the current agreement.
Device profile	Profile that enables information functions and online payments using the OTP device.
SEPA area	European Union countries that use the euro, plus EU countries that use other currencies, plus five non-EU countries that make payments in euros (Iceland, Norway, Liechtenstein, Switzerland and Principality of Monaco).