



NON RECOURSE



WHO IS THE PRODUCT FOR?

The product is for businesses / companies that wish to factor their trade receivables, transferring them to a specialist that undertakes the risk of debtor's insolvency.



PRODUCT DESCRIPTION

UniCredit Factoring undertakes the risk of debtor's insolvency, according to the conditions and within the limits contractually foreseen and provides for the determination of a rotating credit line for each and every debtor proposed by the assignor, with up to 100% hedging of the assigned receivables, managing them in terms of administration and collection.



PRODUCT COSTS

The product foresees the following cost items:

- factoring fee related to the management of assigned receivables and the undertaking by UniCredit Factoring of the debtor's insolvency risk
- interest for any advance payment
- additional expenses.

ADVANTAGES

- Undertaking by UniCredit Factoring of the debtor's insolvency risk
- Professional assessment and ongoing monitoring of assigned debtors
- Credit management assigned to a specialist
- Funding of working capital, particularly during turnover growth phases, with the availability of a financial instrument in addition to the bank loan.

Advertising message for promotional purposes.

For the contractual terms and conditions governing the UniCredit Factoring products described, please consult the "Fact Sheets" available online at www.unicreditfactoring.it and at www.unicredit.it. UniCredit Factoring S.p.A. reserves the right to assess creditworthiness for the purpose of concluding transactions.