

# TU credit line

## What are my needs

To buy a car, new machinery or an increase in warehouse stock or just to meet the needs of an unexpected expense, able to count on being granted customised business financing.

## The product in brief

### BENEFICIARIES

Craftsmen, Traders and Sole Proprietors holders of “business” current accounts at TU Branches of UniCredit Banca.

### AIM

Purchase of materials, property, stocks and to meet extraordinary, not necessarily documented, expense.

### GRANTING AUTHORITY

UniCredit Banca S.p.A. through its TU Branches.

## Product characteristics

### AMOUNT

From a minimum of 10,000 euros to a maximum of 30,000 euros (plus any financed insurance premium).

### DURATION

The credit line duration is from a minimum of 12 months to a maximum of 36 months.

### REPAYMENT METHODS

Instalment expiry dates always coincide with the end of the month.  
Payment is automatically debited against a “business” current account opened through a TU Branch of UniCredit Banca.

**Payment frequency:** monthly.

**Amortisation plan:** French-style, i.e. with post-dated instalments at a constant rate, including both capital and interest.

## ALLOCATION METHODS

Only by credit to a “business” current account of the applicant, opened through any TU Branch of UniCredit Banca

# Conditions

## BENCHMARK RATE

Fixed or variable rate for the entire duration of the loan.

**Fixed rate:** the reference parameter is the EuroIRS rate for the period as published in the newspaper Sole 24Ore on the previous working day, rounded up to the nearest 0.05%. Added to this rate is a maximum 1-year 4.0 base point spread.

**Variable rate:** the reference parameter is the Euribor 3m rate for loans with monthly repayments, multiplied by the 365/360 coefficient and rounded up to the nearest 0.05% as listed two working days prior to calculation. Added to this rate is a maximum 1-year 5.0 base point spread.

## DEFAULT INTEREST RATE

Current rate plus 2.0 points.

## EARLY SETTLEMENT (total or partial)

- > **For fixed rate loans:** all-inclusive fee of 3% of capital settled in advance.
- > **For variable rate loans:** all-inclusive fee of 2% of capital settled in advance.

## PROCESSING FEES

1% of the amount loaned, minimum 150.00 euros.

## INSURANCE COVER

Option for personal loans only to stipulate a special Insurance Policy to cover the settlement of residual debt in the event of death of the Borrower/Insured.

# Documents to be submitted

**For sole proprietorships and family businesses:** Declarations of household composition.

**For companies:** Articles of association and Delegated powers.

- > Tax returns for at least the last two financial periods.
- > Identification documents of partners/guarantors/directors.
- > VAT return.
- > Chamber of Commerce – VAT registration.
- > Provisional financial statements

## Notes

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## Contact us

For further information, contact \_\_\_\_\_  
on \_\_\_\_\_  
at the TU Branch of UniCredit Banca in \_\_\_\_\_