

# Compact TU

## Customer Needs

Paying off outstanding loans held with other banks, financial companies, or Banco Posta, by repaying them in a single monthly instalment, with the possibility of borrowing an additional amount.

## Product Overview

### RECEIPIENTS

All customers – private individuals, professionals, tradespeople, freelance workers and business owners – who have outstanding loans with third parties. Any additional amount of the loan must not be used for business purposes or speculative transactions.

### AIM

To substitute one or more outstanding loans disbursed by competitor companies, by refinancing the debt, with the possibility of borrowing an additional amount.

### GRANTING BANK

UniCredit S.p.A.

## Product Features

### AMOUNT

From a minimum of € 2,000 to a maximum of € 15,000 (in addition to any insurance premium financed).

### DURATION

The duration of the loan can vary from a minimum of 24 months to a maximum of 60 months.

### REPAYMENT METHOD

Instalments are due at a fixed day of each month – either the 1st, 10th or 20th - once a minimum of 30 days have elapsed from disbursement of the loan.

Instalments are repaid through automatic standing order from your current account at the Bank.

### **FREQUENCY OF INSTALMENTS**

Monthly.

### **GRACE PERIOD**

None.

### **INTEREST ACCRUAL**

Commences 30 days before the first instalment is due to be paid. Instalments are deferred and set at a fixed amount, which comprises both principal and interest.

The first instalment includes the pre-amortisation interest accruing from the disbursement date up to the day before the start of the repayment plan.

### **DISTRIBUTION METHOD**

Through automatic bank transfer to the competitor companies, issued in your name and on your behalf, for the amounts to be used for loan consolidation. Any additional borrowing is credited directly to your current account at the Bank.

### **GUARANTEES**

At UniCredit S.p.A.'s discretion, a specific bank guarantee may be required for the loan.

### **INSURANCE**

The loan may be covered by a Life/Non-Life insurance policy which shall protect the loan in case of permanent events (death, serious illness, total permanent invalidity) or temporary events (temporary total incapacity, hospital stay, job loss). The insurance premium, paid in a single, advance instalment, is financed and withheld upon disbursement of the loan.

## **Terms and Conditions**

### **INTEREST RATE**

Fixed rate for the entire duration of the loan.

### **PRELIMINARY ASSESSMENT FEES**

As set forth in the Information Sheet

### **DEFAULT INTEREST ON LATE PAYMENT**

As set forth in the Information Sheet

### **FULL EARLY REPAYMENT**

As set forth in the Information Sheet

Advertising message for promotional purposes. For the Effective Global Annual Rate, for the product's contractual conditions and for any aspect not expressly stated, reference must be made to the "Information Sheets" available at all UniCredit SpA Branches and on the website [www.agenziatu.it](http://www.agenziatu.it)

Product sold by UniCredit SpA through the branches designated as Agenzia Tu UniCredit. The disbursing Bank reserves the right to assess the requisites and the credit rating.

## OTHER EXPENSES AND FEES

Non-banking fees (taxes) are applied in the amount set forth by the Italian Financial Administration: with the first instalment, stamp duty expenses are recovered for loans with a duration of up to 18 months, and substitute tax must be paid on loans with a duration exceeding 18 months.

## Documents to submit with application

- > Identification documents of the loan applicants (and any co-obligors/guarantors)
- > Documentation regarding the applicants' income (and that of any co-obligors/guarantors)

## Notes

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## Contacts

For more information, contact Mr.

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at the \_\_\_\_\_ Branch of the UniCredit Agenzia  
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