

Press release

The Rendimax Card: an innovative payment card created by Banca IFIS.

- The Rendimax Card is a payment card issued free of charge and reserved for all clients holding a Rendimax savings account.
- The Rendimax Card is directly connected to the Rendimax savings account which guarantees high yield on the sums deposited up to the moment of withdrawal.

Mestre, 20 September 2010 – Today, 20 September 2010, Banca IFIS¹ has launched the Rendimax Card, an innovative payment card issued free of charge and reserved for all clients with a Rendimax savings account to which the card is directly linked.

The **advantage for Rendimax account holders** will be that of being able to **make all the main payment services typical of a debit card, whilst still being able to count on the high level of return offered on the savings account right up to the moment in which the sums are used.**

The Rendimax Card ensures **high yield**, as debit of the payment and/or withdrawal occurs at the very moment in which the transaction is carried out, as the sums available in the Rendimax account are checked in real time; sums which up to this instant will continue to accrue optimum interest for the Rendimax account holder. In addition, the Rendimax Card also allows the **withdrawal of sums** from the account. All this, through the national Bancomat and Pago Bancomat circuits and the international Cirrus and Maestro circuits.

A Rendimax Card can be obtained free of charge and no management fee is applied.

For **payments via POS**, clients may carry out an **unlimited number of free transactions**, both in Italy and abroad. For **withdrawals from cash point machines**, clients may carry out up to **five free transactions a month**, using any ATM in Italy and within EU countries.

The card will be protected by advanced and diffused security systems, hence safeguarding its clients against fraud (which will, in any case, be fully covered by a free insurance policy) by means of chip technology and the use of PIN numbers. Furthermore, upon each transaction, the client may receive a

¹ Company listed in the STAR segment of the Italian Stock Exchange ([IT0003188064](#)), active in financing enterprises

SMS on his/her mobile advising them that the card has just been used. Moreover, the card foresees a maximum use per month which the client may modify autonomously at any time according to his/her needs.

Anyone may ask for a Rendimax Card when opening the Rendimax account or at a later date, by downloading the integrative contract from his/her reserved area.

Banca IFIS reminds the public that the **current rate of return** applied to demand deposits in **the Rendimax Savings Account**, to which the card is linked, is **2.09%** (gross, annual, nominal rate, which corresponds to 2.10% gross, effective rate due to quarterly capitalisation). Even higher rates of return may be obtained by clients by fixing all or part of their Rendimax capital deposited, choosing from a wide range of proposed durations.

Duration	30 days	60 days	90 days	180 days	270 days	365 days
Gross, annual interest rate	2.25%	2.30%	2.40%	2.50%	2.60%	2.75%

Banca IFIS (ISIN [IT0003188064](#), Bloomberg *IF IM*, Reuters *IF MI*) active since 1983 in financially supporting enterprises is, today, the only Italian bank specialising in the activity of financing enterprises' receivables. Listed in the STAR segment of the Italian Stock Exchange since 2004, Banca IFIS operates in a market segment experiencing a high growth rate, especially significant given today's economic context, with a unique business model based on asset-based financing which allows easier access to credit. Banca IFIS, continuously committed to the constant development of new services for lending financial support and managing working capital, allows thousands of enterprises every year to find the answer to their financial needs.

In continuous expansion both in Italy and abroad, the Banca IFIS Group today has 25 branches in Italy, a branch in Paris, a subsidiary in Poland (Warsaw), representative offices in Romania (Bucharest) and Hungary (Budapest) and agreements with over 200 banks worldwide. With more than 100 dedicated and in-house trained sales staff, the Banca IFIS Group has the most complete and specialized sales network in Italy which guarantees the advantage of direct and personalized relationships with over 2,500 enterprises. At 31/12/2009, the turnover (value of receivables managed) equalled 3.5 billion Euro, recording an annual weighted average growth rate in the last 10 years of 25.8%; net banking income stood at 80.8 million Euro; net profit amounted to 17.2 million Euro and default loans / total loan commitments equalled 1.6%.

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