

**INFORMATION SHEET  
EXTERNAL BANK SERVICE  
ICB – INTERBANK CORPORATE BANKING  
Updated on 04/12/2020**

**(an ancillary service to the Ifis Impresa On Line Current Account Contract)**

**BANK INFORMATION**

**Banca Ifis S.p.A.**

Registered Office: Via Terraglio, 63 – 30174 Venice-Mestre

General Headquarters: Via Gatta, 11 – 30174 Venice-Mestre

**www.bancaifis.it** – Tel +39 041 5027511 – Fax +39 041 5027555 – e-mail: [ifis@bancaifis.it](mailto:ifis@bancaifis.it)

Contatti: <http://www.bancaifis.it/Gruppo/Contatti>

Enrolled in the Register of Banks held by the Bank of Italy at no. 5508 – Italian Banking Association code: 03205

Entry number in the Venice Business Register and Tax. Ref. no. 02505630109

VAT no. 04570150278 Fully paid-up share capital EUR 53,811,095.00

Parent Company of the Banca Ifis S.p.A. Banking Group, enrolled in the Register of Banking Groups

Member of the Interbank Deposit Protection Fund, of the Italian National Guarantee Fund, of the Italian Banking Association, of the Italian Factoring Association, of Factors Chain International

<b>INFORMATION and STATUS of the REPRESENTATIVE ISSUING THIS FORM, WHERE IT HAS NOT BEEN PROVIDED IN-BRANCH</b>	
Name and surname of the individual issuing the form to the customer	
Status of the individual issuing the form to the customer (Banca Ifis S.p.A. employee or other)	
If this is a third-party individual enrolled in a register or list, please include the enrolment details here	

**WHAT IS ICB - INTERBANK CORPORATE BANKING?**

**ICB - Interbank Corporate Banking** is an **online banking service** that allows a business (Customer) to work directly, via its own computers, with all banks with which it has relationships, provided that they belong to the **CBI - Customer to Business Interaction** consortium.

ICB offers an electronic information transmission service relating to banking and commercial transactions made available by a Bank, defined as the Proposing Bank, to a Customer, who may be a Customer of Banks which are not the Proposing Bank, defined as External Banks, and which enables to **automate the Customer - Bank relationship** to manage receipts and payments online, and to forward information. For example, a Customer is able to:

- send electronic portfolio submissions (cash order, SEPA direct debits - SDD, electronic deposit slip - M.A.V.) and to receive return information;
- send payment instructions (bank transfers to suppliers, salary payments, etc.);
- obtain information relating to daily account information sheets and periodic Bank statements.

The service requires an online connection between the Customer and the Proposing Bank and enables information to be exchanged electronically with all External Banks, as well as the Proposing Bank.

The information sent by the Customer may contain receipt and payment instructions, while that sent by the

Bank contains the results of the receipt instructions and the information necessary for the Customer to manage his or her funds.

The service is managed by the CBI Consortium - Customer to Business Interaction ([www.cbi-org.eu](http://www.cbi-org.eu)).

**Banca Ifis only offers an External Bank service**, through which it receives authorised information through the Customer's Proposing Bank and sends information in return relating to movements in the connected account. This is limited to payment services set out by the current account contract signed by the Customer and made available by the ICB service. **We do not offer a Proposing Bank service.**

## ICB – Interbank Corporate Banking External Bank Service: characteristics and risks

The External Bank service provides for the execution of instructions contained in the electronic information sent by the Customer through the ICB service offered by member banks.

The service assumes that **the Customer has agreed a contract with a Proposing Bank** and that **he or she can be exclusively associated with an Ifis Impresa current account** opened by the Customer at Banca Ifis. To see the economic terms and conditions of Ifis Impresa current accounts, please see the related Information Sheet.

The following activities are available to Banca Ifis, as an External Bank:

- to receive electronic information sent by the Customer through the Proposing Bank;
- to deal with the information received in accordance with the receipt and payment service provisions contained in the Ifis Impresa current account contract stipulated with the Customer;
- to guarantee the confidentiality of information, thanks to the use of appropriate encryption systems;
- to send the expected return information;
- to send the information using the agreed methods and in the agreed timescales.

### PRINCIPAL RISKS

The principal risks associated with the External Bank service include:

- unfavourable changes to contractual terms and conditions where they are governed by the terms and conditions set out by prevailing legislation;
- risks associated with the use of distance communication techniques (e.g. interruptions to connections, system delays owing to telecommunications network traffic);
- loss, theft or fraudulent use of access codes;
- interruptions, suspensions or anomalies in the service, for technical reasons and/or causes of force majeure not attributable to the Bank;
- delays or failure to execute transactions as a result of the above interruptions.

The External Bank Service offered by Banca Ifis is limited to the services better specified in the corresponding contract.

### PRINCIPAL ECONOMIC TERMS AND CONDITIONS

The economic terms and conditions set out here show the minimum (in favour of the Customer) or maximum (the Customer's responsibility) extent.

#### FIXED FEES

Monthly usage fee	EUR 15.00 with monthly charging and settlement
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#### COMMUNICATION AND DOCUMENTATION FEES

Fees for sending periodic communications relating to transparency obligations (e.g. end-of-year summary document, variations to terms and conditions)	Electronic: EUR 0.00 Paper: EUR 1.50
Fees for issuing further information sheets in addition to those required by law	EUR 50.00
Fees for providing copies of documentation	EUR 50.00

All costs and fees relating to the External Bank Service are charged to the Ifis Impresa current account in the Customer's name.

For terms and conditions relating to the transactions executed and recorded on the Ifis Impresa current account connected to the External Bank Service relating to receipts or payments instructions, please see the related Information Sheet.

### WITHDRAWAL, MAXIMUM TIME LIMIT, COMPLAINTS AND OUT-OF-COURT PROTECTION

#### Withdrawal from the contract

The Customer and the External Bank have the right to withdraw from the contract at any time, with at least one month's notice. If the Customer is a micro-business, the External Bank has the right to withdraw from the contract at any time, with at least two months' notice.

In the event of either the Customer or the External Bank withdrawing from the contract, the Bank is obliged to carry out the service for all information received by the date prior to the effective date of withdrawal.

### Maximum time limits for closing the contractual relationship

One month. Two months if the Customer is a micro-business.

### Complaints and out-of-court protection

The Customer must send any complaints to the Bank's Complaint Department (Ufficio Reclami):

- by ordinary mail to the address Banca Ifis S.p.A. - Ufficio Reclami, Via Terraglio 63, 30174 Venezia – Mestre;
- by email to the address [reclami@bancaifis.it](mailto:reclami@bancaifis.it);
- by certified email to the address [reclami.pec@bancaifis.legalmail.it](mailto:reclami.pec@bancaifis.legalmail.it).

The Complaints Department replies to complaints received within 60 days from the date of receipt. For payment services, the Bank must respond to any complaint within 15 Working Days of receipt. In exceptional situations, if the Bank cannot respond within 15 working days for reasons beyond its control, it is required to send an interim reply, clearly indicating the reasons for the delay in responding to the complaint and specifying the deadline by which the user of payment services will receive an official reply, which in all cases must not exceed 35 Working Days. In any case, the term for receiving a final response does not exceed 35 Working Days.

If the Customer is not satisfied with the response provided by the Bank or has not received a reply within the terms indicated above from the date on which the complaint is received by the Bank, they may, before contacting the Judicial Authority, submit a report to the Bank of Italy as well as an appeal to the Banking and Financial Ombudsman (ABF) managed by the Bank of Italy.

For more information on how to contact the ABF and on its sphere of competence, visit the website [www.arbitrobancariofinanziario.it](http://www.arbitrobancariofinanziario.it) or the specific practical Guide to Financial Banking Arbitration available from Bank's branches in paper and on the [www.bancaifis.it](http://www.bancaifis.it) website and it can be transmitted in electronic format at the Customer's request. The relevant forms and instructions are also available at the offices of Banca Ifis and the Bank of Italy.

Alternatively, any dissatisfied Customer who does not wish to file a complaint, but wishes to reach an out-of-court settlement with the Bank may also submit a mediation appeal to the banking conciliation Body, constituted by the Italian Financial Banking Conciliator entered in the register of the Ministry of Justice in accordance with Italian Legislative Decree no. 28 of 4 March 2010, whose competence the Customer declares it accepts by signing this Contract. To find out how to contact the Financial Banking Conciliator, visit the website [www.conciliatorebancario.it](http://www.conciliatorebancario.it).

Customer and Bank may however agree, even after the Contract has been signed, to approach another mediation body also registered in the aforementioned register held by the Ministry for Justice.

Use of the procedures mentioned above does not preclude the Customer the right to refer the matter, at any time, to the Judicial Authority.

## APPLICABLE LAW AND JURISDICTION

Any dispute arising out of the contract between the Customer and the Bank is under the exclusive jurisdiction of the Court of Venice. The Bank establishes Customer relationships in full compliance with Italian law.

## PRACTICAL REFERENCE GUIDES

The practical Guide to Financial Banking Arbitration is available in hard copy at the Bank's branches as well as on the website [www.bancaifis.it](http://www.bancaifis.it) and can be also transmitted electronically upon Customer's request.

## KEY

**Electronic information:** this is the computerised method through which the Customer, on one side, and the banks, on the other, send each other messages relating to banking and commercial transactions.

**External Bank:** a Bank which has been instructed by the Customer to transmit information relating to Bank accounts to the Proposing Bank. The External Bank also carries out the instructions given by the Customer via the Proposing Bank, in compliance with what is agreed in the contract.

**Proposing Bank:** a Bank which makes the ICB service available, through an application, and stipulates an appropriate contract with the Customer. The Proposing Bank acts as an interface with the interbank system and undertakes to exchange instructions and information with External Banks.

Venice – Mestre, 04/12/2020