

CUSTOMER DUE DILIGENCE QUESTIONNAIRE

Natural person - Sole proprietorship

IDENTIFICATION INFORMATION

NDG _____

Debtor _____

CUSTOMER (PAYOR):

- NATURAL PERSON
- SOLE PROPRIETORSHIP
- DEBTOR
- GARANTOR
- THIRD-PARTY MORTGAGE LENDER
- THIRD-PARTY PURCHASER OF MORTGAGED PROPERTY
- INDEPENDENT THIRD PARTY
- SUBSCRIBER OF NOTES
- TRANSFEREE

DDQ CLASSIFICATION:

- OCCASIONAL TRANSACTION
- ONGOING RELATIONSHIP (e.g. deferred return-payment plan, etc)

The customer is informed about the obligations imposed by anti-money laundering legislation, in particular the article 22 of the Italian Legislative Decree 231/2007, as amended by the Decree 125/2019, which is reproduced here in full

ART 22 ITALIAN LEGISLATIVE DECREE 231/2007, AS AMENDED BY THE DECREE 125/2019,

“The customers provide, in writing, under his/her responsibility, all the necessary and up-to-date information to allow the recipients of this decree to fulfil the obligations of customer due diligence”.

PRESENCE OF PENDING LEGAL ACTIONS

- Criminal proceedings in progress
- Bankruptcies or insolvency proceedings in progress
- None

EMPLOYMENT

Type of contract

- Employee
- Owner of a sole proprietorship
- Self-employed
- Freelance
- Retired
- Unemployed / student / homemaker

ATECO / NACE code (where necessary) |__|__|__|__|__|__|

Earning capacity (*Gross Annual Income / average income*): EUR _____

Prevalent sector of economic activity of the sole proprietorship (specify sector)

Country where the working activity is mainly carried out _____

State where the working activity is mainly carried out _____

In the event that the person operating is a party having necessary powers of representation and therefore acts in the name and on behalf of the customer (so-called "Executor"), fill in the following part:

ATTACHMENTS:

- copy of Customer's unexpired identity document and tax code
- copy of not expired identity document and tax code of the executor
- copy of the document attesting the power of attorney of the legal representative, if required

PURPOSE AND NATURE OF THE TRANSACTION
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PURPOSE AND NATURE

OCCASIONAL TRANSACTION

- Total/Partial discharge of the debt position
- Payment for the purchase of mortgaged/foreclosed property with concurrent termination of detrimental rights
- Payment third-party mortgage lender or third-party mortgaged asset buyer for extinction of detrimental rights
- Payment of a third party independent of the debt position for _____
- Subscription of notes
- Other (specify) _____

ONGOING RELATIONSHIP

- Total/Partial discharge of the debt position
- Deferred payment plan for family reasons/ professional reasons / opportunity
- Management mandates for collection/ credits payback
- Instalment payment plans with/without innovative effects
- Payment account
- Loan/ Financing
- Ancillary service to the payment account
- Other (specify) _____

ORIGIN OF THE FUNDS NECESSARY FOR PAYMENT (attach documentation only for operations equal to or greater than € 5.000)

- Own funds arising from working activity / sole proprietorship (e.g. copy of the balance sheets of the last two financial years/ declaration of gross annual income, chamber of commerce registration)
- Own funds (e.g. savings, sale of real estate in the past, other) (please attach the declaration of gross annual income; copy of sales contract, etc.)
- Loan from bank/financial institution (please attach documentation to support the statement)
- Help of friends/relatives for an amount of less than € 50.000: please produce a declaration signed by the customer in which he/she provides the details and tax code of those who provide financial assistance indicating the working activity
- Help of friends/relatives for an amount equal to or greater than € 50.000: please produce a declaration signed by the customer in which he/she provides the details and tax code of those who provide financial assistance indicating the working activity
- Sale of real estate directly from the buyer to the credit holder, including the case of payment by third-party buyer through sales representative (own funds of the third-party buyer)
- Other (specify) _____

TRANSACTION INFORMATION

AMOUNT

Total amount € _____

Single payment _____

Estimated date of payment _____

Payment in no. _____ instalments starting from _____

Enduring of the relationship _____

Other information _____

MEANS OF PAYMENT

Bank transfer from Italy

Foreign bank transfer (specify foreign country of origin) _____

Bank draft / cheque

Postal order

Art. 55 of Italian Legislative Decree 231/2007 provides that:

1. Unless the fact constitutes a more serious offence, anyone who violates the provisions contained in Title II, Chapter I concerning the obligation of identification is punished with a fine of 2,600 to 13,000 euros.
2. Unless the fact constitutes a more serious offence, the executor of the operation who fails to communicate the information of the person on whose behalf he/she executes the operation or provides false information is punished with imprisonment from six months to one year and with a fine of 500 to 5,000 euros.
3. Unless the fact constitutes a more serious offence, the executor of the operation who does not provide information on the purpose and nature of the ongoing relationship or professional service or provides false information is punished with imprisonment from six months to three years and with a fine from 5,000 to 50,000 euros.

The undersigned, aware of the criminal liability which he or she may incur pursuant to art. 55 of Italian Legislative Decree no. 231 of 2007 in case of omission or false information, in compliance with the provisions of art. 21 of said decree states to have provided doNext S.p.A. with all the necessary and current information of which he or she is aware in order to allow it to fulfil its obligations of customer due diligence.

Date

Signature.....

INFORMATION COMPLIANT WITH ART. 13 AND 14 OF REGULATION (EU) 2016/679

Personal data inserted in the present questionnaire are collected in order to be compliant with customer due diligence requirement (Legislative Decree 231/07 and following amendments). Therefore questionnaire completion is mandatory and the records will be stored in accordance with law. The refusal to provide the requested information may make it impossible to carry out the requested operation following art. 42 of Legislative Decree 231/2007. Data processing will be carried out for the aforementioned purposes also with electronic tools and only by authorized personnel in order to ensure security obligations and their confidentiality. Data will not be disclosed, but may be communicated to the Authorities and Supervisory and Control Bodies as well as to credit institutions, financial intermediaries and to any other company or institution that is subject to anti-money laundering legislation. The data controller, in accordance with current legislation, is doNext S.p.A., with registered office in Piazzetta Monte 1-37121 Verona. With regard to the data provided, the interested party can exercise the rights provided for in articles from 15 to 22 of the EU Regulation 2016/679. Requests can be submitted to the Data Protection Officer at dpo@doValue.it. Furthermore, the interested party has the right to send a complaint to the Authority for the protection of personal data.

TO BE COMPLETED IN CASE OF IDENTIFICATION OF THE CUSTOMER / EXECUTOR IN HIS / HER PRESENCE

The undersignedstates that the Customer signed this form in your presence and that the Customer was identified by presenting a valid identity document.

Date

Signature.....

Where it is not possible to confirm identification in the presence of the Customer for the purpose of identification and due diligence, as indicated above the Customer will be responsible for producing a copy of 2 unexpired identity or recognition documents, attached to this form.

Reference (1): “beneficial owner” means any natural person(s) who ultimately owns or controls the customer and/or the natural person(s) on whose behalf a transaction or activity is being conducted and includes at least:

(i) the natural person(s) who ultimately owns or controls a legal entity through direct or indirect ownership of a sufficient percentage of the shares or voting rights or ownership interest in that entity, including through bearer shareholdings, or through control via other means, other than a company listed on a regulated market that is subject to disclosure requirements consistent with Union law or subject to equivalent international standards which ensure adequate transparency of ownership information. A shareholding of 25 % plus one share or an ownership interest of more than 25 % in the customer held by a natural person shall be an indication of direct ownership. A shareholding of 25 % plus one share or an ownership interest of more than 25 % in the customer held by a corporate entity, which is under the control of a natural person(s), or by multiple corporate entities, which are under the control of the same natural person(s), shall be an indication of indirect ownership. This applies without prejudice to the right of Member States to decide that a lower percentage may be an indication of ownership or control. Control through other means may be determined, inter alia, in accordance with the criteria in Article 22(1) to (5) of Directive 2013/34/EU of the European Parliament and of the Council (3);

(ii) if, after having exhausted all possible means and provided there are no grounds for suspicion, no person under point (iii) is identified, or if there is any doubt that the person(s) identified are the beneficial owner(s), the natural person(s) who hold the position of senior managing official(s), the obliged entities shall keep records of the actions taken in order to identify the beneficial ownership under point (i) and this point;

Reference (2):“politically exposed person” Pursuant to the article 1 of the Italian Legislative Decree no.231/2007 means:

1. **“a natural person who is or who has been entrusted with prominent public functions” and includes the following:**

- a) Heads of State, Heads of Government, Ministers and Deputy Ministers or Undersecretaries;
- b) members of parliament or of similar legislative bodies;
- c) members of the governing bodies of political parties;
- d) members of supreme courts, constitutional courts and other high-level judicial bodies whose decisions are not generally subject to further appeal, except in exceptional circumstances;
- e) members of the Court of Auditors and boards of directors of central banks;
- f) ambassadors, charges d'affaires and senior officers of the armed forces;
- g) members of the administrative, management or control bodies of State-owned enterprises;
- h) General Directors of hospital company, University hospital company, and other National Health Service;
- i) Directors, deputy directors and members of the board or equivalent function of an international organization.
- j) No public function referred to the points (a) to (h) shall be understood as covering middle-ranking or more junior officials;

2. **“family members”** included the following:

- a) the spouse, or a person considered to be equivalent to a spouse;
- b) the children and their spouses, or persons considered to be equivalent to a spouse, of a politically exposed person;
- c) the parents of a politically exposed person.

3. **“persons known to be closed associates”** means:

- a) natural persons who are known to have joint beneficial ownership of legal entities or legal arrangements, or any other close business relations, with a politically exposed person;
- b) natural persons who have sole beneficial ownership of a legal entity or legal arrangements which is known to have been set up for the de facto benefit of a politically exposed person.

INFORMATION OF THE OFFICIAL RECEIVING THE QUESTIONNAIRE

INTERNAL STAFF:

ID _____

First name _____

Surname _____

EXTERNAL PARTY:

First name _____

Surname _____

BEHAVIOUR OF THE EXECUTOR WHILE COMPLETING THE QUESTIONNAIRE

Cooperative

Not cooperative (*specify*) _____