

INFORMATION NOTICE

Prepared in compliance with the applicable legislation, and in particular pursuant to Titles VI and VI-bis of the Consolidated Banking Act (T.U. Bancario) and subsequent amendments, the CICR Resolution of 4 March 2003 and subsequent amendments, the Bank of Italy's Provisions on the 'Transparency of banking and financial transactions and services' (Measure of 29 July 2009 and subsequent amendments), and Legislative Decree no. 72 of 21 April 2016 – Implementation of Directive 2014/17/EU on credit agreements for consumers relating to residential immovable property, as well as amendments and supplements to Title VI-bis of the Consolidated Banking Act and Legislative Decree no. 141 of 13 August 2010.

INFORMATION ON THE CREDIT BROKER

The service is provided by Habacus S.r.l. (hereinafter "Habacus" or the "Company"), with the following details:

- Share Capital: Euro 1,478,585 fully paid-in
- Registered and Operational Office: Via Cappuccio 14 – 20123 Milan, Italy
- Tax Code and Company Registration Number with the Milan Monza Brianza Lodi Companies' Register: 04906910262
- Registration in the Register of Credit Brokers with OAM (Organismo degli Agenti e dei Mediatori) under no. M661, as of August 6, 2025. The register is available at the following webpage: <https://www.organismo-am.it/elenco-mediatori-crediti>
- Website: www.habacus.com

CHARACTERISTICS AND TYPICAL RISKS OF CREDIT BROKERAGE

Credit brokerage is the professional activity carried out by those who put into contact, also through consultancy activities, banks or financial intermediaries with potential clients for the granting of loans in any form.

Credit brokerage activities are reserved for entities registered in the Register of Credit Brokers, maintained and updated by the Organismo per la gestione degli Elenchi degli Agenti in attività finanziaria e dei Mediatori creditizi (OAM).

Credit brokerage requires the absence of any relationship of dependence, representation, subordination, or quasi-subordination between the broker and the parties, i.e. the bank and/or financial intermediary on the one side and the potential client on the other.

The service offered by the credit broker is limited to putting banks and financial intermediaries in contact with clients for the purpose of granting student loans. Such service does not guarantee that the client will find a bank and/or financial intermediary willing to grant the student loan, the decision being solely at the discretion of the selected bank and/or financial intermediary. The credit broker is not liable for any defaults, or for the failure or delay by banks and/or financial intermediaries in granting the requested student loan, nor is the broker liable towards them.

The credit broker is prohibited from entering into student loan agreements, as well as from disbursing student loans on behalf of banks or financial intermediaries, including any advances thereof, and from carrying out any form of cash payment or collection, or of other means of payment or negotiable instruments.

ECONOMIC TERMS OF CREDIT BROKERAGE

The credit brokerage service provided by the Company is completely free of charge for the end client; consequently, no fees or reimbursements of expenses will be requested.

The Company's remuneration is paid exclusively by the Intermediary and, based on the agreements entered into with each Intermediary, may include a portion linked to the referral made and a portion dependent on the actual execution of the financing agreement.

You are hereby informed that you have the right to request comparable information regarding the amount of commissions granted by each bank or financial intermediary for which the Company carries out its credit brokerage activity. This right may be exercised by submitting a written request via registered mail with return receipt to the following address: Habacus srl – Via Cappuccio, 14 – 20123 Milan.

RIGHTS OF THE CUSTOMER

The Customer is entitled to:

- receive a copy of this Information Sheet. The current Information Sheet is made available on a durable medium (PDF) and is accessible on the page dedicated to transparency information on the official websites managed by the credit broker (<https://habacus.com/it/informativa-trasparenza/>);
- obtain, prior to any possible conclusion of the agreement, a copy of the draft version of the credit brokerage contract suitable for execution. The standardized text of such contract is accessible on the page dedicated to transparency information on the official websites managed by the credit broker (<https://habacus.com/it/informativa-trasparenza/>);
- receive a copy of the executed credit brokerage contract in written form or on a durable medium (PDF);
- withdraw from the credit brokerage contract freely at any time by providing simple written notice to the Company at the following e-mail address: info@habacus.com, or by sending a registered letter with return receipt to the registered office at Via Cappuccio, 14 – 20123 Milan, MI.

RELATIONS OF THE COMPANY WITH BANKS AND FINANCIAL INTERMEDIARIES

The Company provides credit brokerage services under a mandate, but without any exclusivity agreement with the banks and financial intermediaries with which it has entered into specific arrangements.

CONTRACTUAL CLAUSES GOVERNING CREDIT BROKERAGE**Subject of the Contract**

The contract governs the service provided by the Company to clients interested in establishing a relationship with the partnered banks and financial intermediaries.

The credit mediation activity carried out by the Company allows the client to compare, via the website www.habacus.com

, the products related to student loans offered by the partnered Intermediaries, identify a product suitable to their needs, and, upon the client's request, notify the relevant Intermediary of the client's interest in establishing direct contact in order to receive information and assistance regarding the product, and, if applicable, to carry out the preliminary assessment necessary for the granting of the loan.

The credit mediation service provided by the Company does not guarantee the granting of the student loan, for which all decisions rest with the chosen bank or financial intermediary, nor does it guarantee the achievement of the financial terms presented on the websites at the date the client expresses interest.

For public contact activities within the scope of credit mediation, the Company relies exclusively on its employees and quasi-subordinate personnel working remotely and interchangeable with each other. The updated list of such personnel is available on the OAM website and can also be accessed directly via the following link: <https://www.organismo-am.it/elenco-mediatori-crediti>.

Obligations of the broker

The Company undertakes to carry out its credit brokerage activities with professional diligence, fairness, and good faith, providing its services in full compliance with applicable laws.

Obligations of the customer

The contract provides for obligations solely on the part of the Company, therefore without any commitment on the part of the service customers.

Term and termination

The Contract is of an occasional and non-continuous nature. The Contract shall be deemed fully executed and therefore terminated upon notification by the Company to the Intermediary, upon request by the User. The Contract shall also be deemed terminated if, within 90 days of its signing, the User does not submit a request to the Company to notify an affiliated Intermediary.

The User may terminate the Contract at any time, without penalty and without having to specify the reason, by notifying the Company at the following email address: info@habacus.com, or by registered mail with return receipt to the Company's registered office at Via Cappuccio, 14 – 20123 Milan, MI.

Registered and Operating Office: Via Cappuccio 14, 20123 Milano

Certified Email: habacus@legalmail.it Internet: www.habacus.com

Tax Code and registration number in the Companies Register of Milano Monza Brianza Lodi 04906910262

Registration in the Register of Credit Brokers at OAM M661

Share Capital: 1.478.585 Euro I.V.

Termination communicated after the notification requested by the User has been sent will not affect the notification.

Determination of the fees

The Service is entirely free of charge for the customer, consequently, no fee or reimbursement of expenses shall be requested.

Liability

The Company is not responsible for the failure or delay in granting financing or for changes in the terms of the loan by the selected bank or financial institution, nor for any defaults attributable to such entity. Furthermore, the Company is not obligated to provide the customer with any reason for the failure or delay in granting financing or for changes in the terms of the loan by the partner banks and financial intermediaries.

The Company assumes no liability to the customer if, for any reason, the customer defaults on a product obtained through the Company's intermediation with the lending bank or financial intermediary.

Complaints

The Customer may submit a complaint regarding the service by written communication sent either by: (i) certified email (PEC) to reclami.habacus@legalmail.it, indicating "Habacus Complaint" in the subject line; or (ii) letter sent by regular or registered mail to: Habacus srl – Via Cappuccio, 14 – 20123 Milan.

The complaint must contain at least the following information: the complainant's personal details; the complainant's contact information; the subject and reason for the complaint; references and/or copies of any financing requests submitted to which the complaint refers. Please note that customers cannot appeal to the Banking and Financial Arbitrator (ABF) to resolve any disputes arising with the Company in relation to the credit brokerage service.

Jurisdiction

In the event of disputes concerning the credit mediation service, the competent court will be the court of the User's place of residence or domicile, if located within the territory of the Italian territory. The parties may, however, agree to contact a mediation body registered in the appropriate register maintained by the Ministry of Justice.

It is specified that the User may not resort to the Banking and Financial Arbitrator (ABF) to resolve any disputes arising with the Company in relation to the Service governed by the Contract.