



# FININT Revalue

/ Company Profile



FINANZIARIA INTERNAZIONALE  
BUSINESS PROCESS OUTSOURCING



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FINANZIARIA  
INTERNAZIONALE

The Finanziaria Internazionale Group organisation has three business areas representing the various sectors of operation and activities of the Group companies.

A guiding principle of the Finanziaria Internazionale business model is specialisation by product line, which allows the Group to clearly divide the expertise to the end customer's advantage.

Founded in 1980, Finanziaria Internazionale (Finint) is one of the most dynamic and innovative Italian businesses operating in the financial sector. In 2014, Finint enhanced its business development strategies in the investment banking and asset management sectors with the launch of Banca Finint. Based in Conegliano (TV) with offices in Milan, Rome, Florence, Trento, Moscow and Luxembourg, the Finanziaria Internazionale Group employs a total of around 750 staff, also operates in the business process outsourcing sector and has an investments portfolio that includes the SAVE SpA Group (management company for the Venice, Treviso, Charleroi and Verona airports).

### Finanziaria Internazionale Holding

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#### BUSINESS PROCESS OUTSOURCING

Finint Revalue S.p.A.

Finint Revalue  
 Agenzia Immobiliare S.r.l.  
 Finint Legal Services S.r.l. Finint  
 & Wolfson Associati S.r.l. Evolve  
 S.r.l.  
 Fin.it S.r.l.  
 Finint Mediatore Creditizio S.p.A.  
 Itaca S.r.l.  
 Safi Insurance S.r.l.  
 Finint Network S.r.l.  
 Finint Progetti S.r.l.  
 Finint Greenhub



- Credit Management and NPLs  
 - Real Estate Outsourcing  
 - Crediting Mediation  
 - Lean P & O Consulting  
 - Hiring Credits

#### INVESTMENT BANKING & ASSET MANAGEMENT

Banca Finint S.p.A.  
 Finint Investments SGR S.p.A.  
 Finint & Partners S.r.l.  
 Fininvest Fiduciaria S.r.l.



- Private Banking  
 - Structured Finance  
 - Asset Management  
 - Corporate Finance  
 - Private Equity  
 - Capital Markets  
 - Trustee Services

#### INVESTMENTS OWNERS

SAVE S.p.A.



Infrastructure

## **ABOUT US**

### **Finanziaria Internazionale / BPO Division**

Finanziaria Internazionale (Finint) has operated in the business process outsourcing sector since 1986.

Set up in 1980, Finint was one of the first companies in the leasing business able to make its mark immediately as a result of its highly innovative product mix. Finint later decided to make its positive experience and extensive know-how available, especially to the automotive industry.

From that point on, commitment and a focus on project management activities have allowed Finint's BPO Division to position itself on the market as a leading provider of outsourced administrative services with a strong technological content.

All the activities carried out are customer-centred, whereby our professionals establish cooperation arrangements and partnerships from the initial service planning stages.

The BPO Division uses its strategic capacity as a major strength, providing the customer with a structure able to provide minimum cost-maximum return services.

Other strengths include the flexibility of its organisation and the financial know-how of the Finint Group that offer an increasingly wider range of solutions.

Today, banks, financial companies, rental and leasing companies find Finint to be the ideal partner for outsourcing its non-core business activities.

All-in or single module solutions, all starting from operational analysis, technical know-how and state-of-the-art IT solutions which, in the Finint business approach, are industrialised and provided via web to B2B or B2C customers.

Finint is an independent and transparent player, partner to the most important Italian companies in the sector, but retaining the ability to dialogue with all.

Constant organisational and technological innovation makes the BPO Division increasingly competitive as compared to offshoring.

The high-level skills of the Management Team also mean that customers can be provided with suitable cost/management with a medium/long-term projection of results and greater benefits from the outsourced activities.

Finint Revalue is a new Italian player specialising in credit management and funded asset management services (focusing in particular on real estate, but also instrumental and automotive).

It is the result of combining the expertise of Eurisko Italia, a long-standing company in the Finanziaria Internazionale Group in outsourced credit management, and Sogepim Real Estate, which has been a Finint Group member since 2007 and is specialised in event management in the property leasing and energy industries.

In 2015, Finint Revalue further broadened its skills by acquiring the Florence-based company Studio Vescovi S.r.l., operating in the credit collection sector since 1992.

Thanks to the Group’s financial know-how and its expertise in the field of real estate assets, it is the new reference point for the sector, a full service provider capable of managing the entire credit recovery chain and the real estate assets arising from property management disputes, handling their disposal on the property market through its own direct agency and specialised remarketing channels.



**INDIVIDUAL SERVICES**

- Credit process monitoring
- Phone collection
- Home collection
- Legal proceedings management

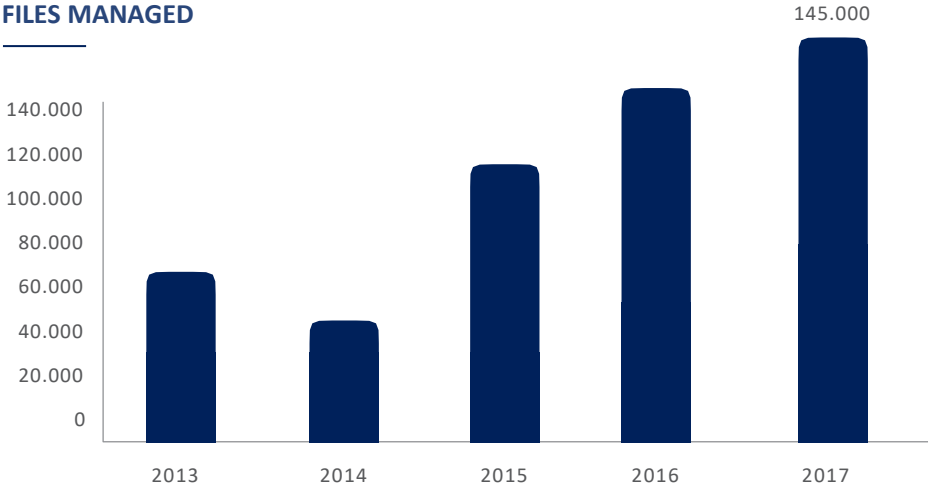
**ASSET MANAGEMENT**

- **Knowledge of real estate assets**  
Property due                      Property ID diligence
- **Property management**  
Property management                      Site management  
Property tax management                      Refitting
- **Banking system services**  
Distressed asset      Back office notary services                      Finint Revalue agency

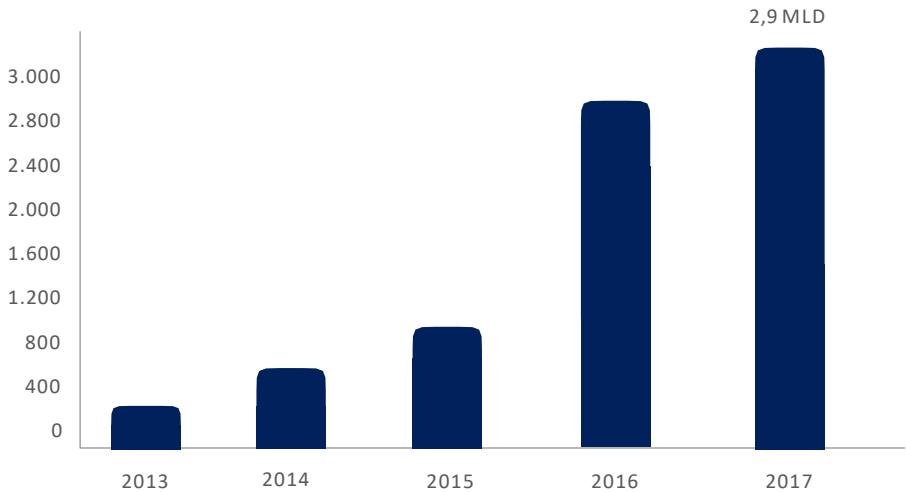
## THE FIGURES

/ Service Credit Management - NPLs

### FILES MANAGED

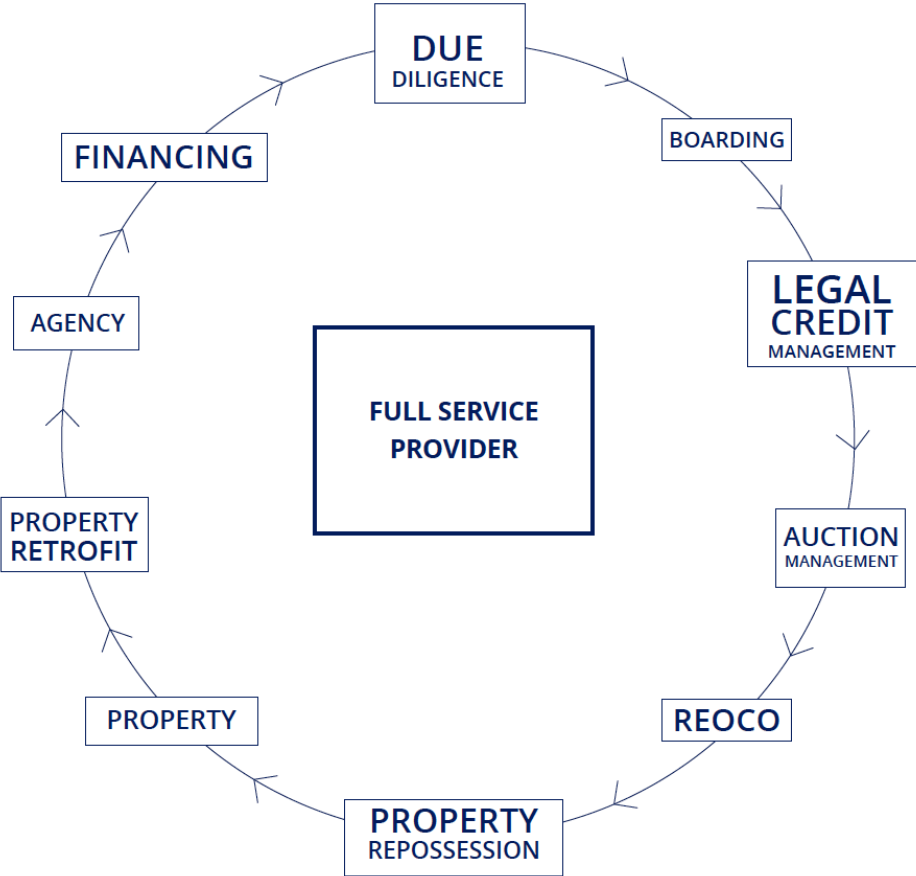


### AMOUNTS MANAGED (IN EUR/M)





The Finint Group’s thirty years’ experience in NPL management has stimulated the development of Finint Revalue’s Special Servicer: a concentration of all-round skills that when interconnected become a Full Service Provider. A turnkey solution for all investors wanting to enter the Italian market accompanied by professionals, preserving the variable costs structure.



## **FININT REVALUE**

/ Full service provider



### **ADVISORY AND DUE DILIGENCE**

Finint Revalue is able to offer its Customers the full range of services involved in the analysis, valuation and purchase of unsecured and secured non-performing portfolios.

A description of the main services performed is provided below.

#### **Data desk analysis**

The data received from the Assignor are processed, clustered and represented in various modes and stratification tables, so as to highlight the characteristics and specific features of the analysed receivables.

They are usually divided on the basis of their ageing, geographical area, ticket, debtor type, debtor status, etc.

#### **Collection policies analysis**

When assessing the receivables, specific consideration is given to the credit management and recovery activity, performed prior to assignment. All the procedures and documentation provided during the assignment phase are therefore subject to close analysis.

#### **Definition of the sample subject to due diligence**

On the basis of the analyses conducted and the nature of the portfolio, a representative sample of the portfolio is identified, to be analysed in detail during the due diligence process performed in the data room.

#### **On-site due diligence**

During the due diligence process, which is usually carried out at the Assignor's premises, the files included in the sample are analysed in detail. In this phase both the paper documentation and the computer data, as well as anything else provided by the Assignor, are analysed.

#### **Qualitative information and comparison with time series**

An additional service provided concerns requests for information: relating to the presence of both negative (protests, prejudicial data, etc.) and positive elements (real estate properties, income, etc.).

Finint Revalue also offers a data comparison service, comparing the data relating to the analysed portfolios with the time series relating to portfolios managed or with other databases, to get a useful indication of estimated recoveries, timeframes and related costs.

## ADVISORY AND DUE DILIGENCE

For secured portfolios, Finint Revalue can offer all of the following services.

### **Expert appraisals**

Thanks to its extensive network of affiliated experts, covering the whole national territory, Finint Revalue can rapidly be provided with estimates of both the market value and the ready cash value of a considerable number of assets.

### **Property enforcements database**

The company has its own database, with average timeframes of the main courts, relating to each phase of enforcement actions, with average (legal and non-legal) costs divided by value clusters. For all the portfolios for which advisory activity is provided, Finint Revalue offers:

### ***Business plan preparation***

On the basis of the desk analysis and the due diligence process conducted, and of the information, expert reports and other activities performed, we are able to draw up business plans, with various scenarios (best, base, worst) that take the forecasts of recovery, costs (extrajudicial, judicial and management) and collection times into account.

### ***Assistance assignment agreement***

Finint Revalue also guarantees full cooperation and assistance during the conclusion of the assignment agreement, providing its customers with support in defining the contractual clauses. Specific attention is given to the following aspects:

- Eligibility criteria;
- Data to be provided with the assignment;
- Documents made available.



## Boarding

Finint Revalue uses the expertise and organisation of Finanziaria Internazionale.

**FIN.IT:** an IT company that processes the databases used, performs data cleaning and creates dashboards for data analysis.

**EVOLVE:** a group company that manages data and image workflows. Activities:

- physical recovery of contractual dossiers
- document storage in its own warehouses
- document scanning and indexing
- contractual dossier setup



## Legal credit management

In this case, too, the business was incorporated under the name **FININT LEGAL SERVICE**. This organisation has legal professionals able to prepare the best possible credit collection strategies.

Finint Legal Services also collaborates with law offices located throughout Italy.



## Auction management

With its proprietary brand, **CENTRO ASTE24** operates a management system that summarises the auctions available for all credit managed, making it available for use by the public and real estate agents. Centro Aste24 is supported by Finint Network, the network of real estate agents and auction consultants of the Group.



## REOCO

Where necessary, **BANCA FININT** and **SECURITISATION SERVICES** manage the REOCOS.



Activity performed by **FININT REVALUE** and its technicians. In certain cases this could be a joint operation with bailiffs. For delivery acceptance, a digital report summarising all the particular elements is prepared.



Management of all the routine and non-routine activities associated with property management (maintenance, lease management, joint ownership, etc.)



For the repossession or management of NPL assets, renovation and extraordinary maintenance are often needed. These activities are managed through our engineering company, **FININT PROGETTI**.



Thanks to the Group's financial know-how and its expertise in the field of real estate assets, Finint Revalue is a full service provider capable of managing the entire credit recovery chain and the real estate assets arising from property management disputes, even handling their disposal on the property market through its own real estate agency: Finint Revalue Agenzia Immobiliare Srl.

Finint Revalue Agenzia Immobiliare is specialised in the remarketing of distressed assets and has a division that mainly specialises in the remarketing of industrial and commercial property units.

In 2015 it received the mandate to handle over 500 properties. The remarketing activity can rely on the contribution, in terms of advice and analysis of real estate requirements, of over 400 collaborators, evenly spread throughout national territory.

The experience and professional expertise of its collaborators ensures Finint Revalue Agenzia Immobiliare has perfect knowledge of the territory, its business fabric and its real estate requirements. The technical support of Finint Revalue's Real Estate Business Unit ensures a

correct asset assessment of the entire real estate portfolio managed. Continuous relations with institutional and non-institutional investors, as well as the management of 16 real estate funds through the Finint Group Asset Management Company, complete the range of opportunities offered to Customers.



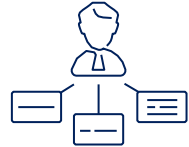
**16**

real estate funds



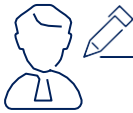
**250**

collaborators  
including 70 corporate  
specialists



**60**

attorneys



**150**

professional architects  
and designers



**60**

affiliated firms and business  
organisation consultants

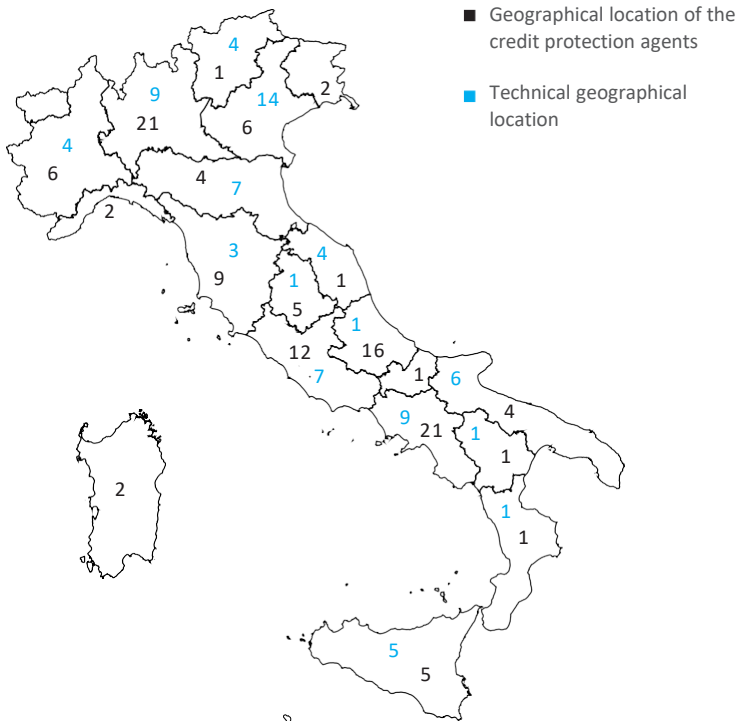


Finint Revalue offers credit solutions to customers interested in purchasing Finint Revalue assets. The credit services are provided through **FININT MEDIATORE CREDITIZIO**.

Finint Revalue is a global operator that specialises in the complex asset finance market. It is the solution for managing funded assets or assets pledged on receivables.

Thanks to its territorial network of 120 Credit Protection Agents and 76 Technical Experts, the company guarantees that all the activities required to provide operating and credit risk monitoring are widespread and timely.

Finint Revalue's operating structure uses the services of highly specialised resources selected among the most efficient players in the civil engineering and plant engineering sectors.



# SOLUTIONS

## / Credit Management

For over 30 years, Finint Revalue has worked alongside its customers (leasing companies, financial companies and banks) to improve payment times and collect past due credit. The company uses an extensively structured, computerised and systematic approach to avoiding legal action through the courts, safeguarding the interests of both borrower and lender.

Through a team of professionals, Finint Revalue can ensure its customers have the best credit collection strategy under mandate in the following business areas: phone collection, home collection, court collection and operational credit monitoring.







**109.450 PRACTICES  
HANDLED PER YEAR**

### **PHONE COLLECTION**

Phone collection is one of the out-of-court services offered by Finint Revalue that offers the option of rapid credit collection using an agreed approach to settling a debt without recourse to legal action. During the phone collection activities (using 30 senior operators), all the reasons for inability to pay are encoded, with full customer management until collected and with the option of tracking every single reminder.

The agreed collection objectives are constantly monitored and made available to the customer through modern web-based and paperless systems.



**25.300 PRACTICES  
HANDLED PER YEAR**

### **HOME COLLECTION**

The out-of-court phone collection activities might not be sufficient for collection purposes.

Finint Revalue has a team of 120 credit protection agents, credit collection professionals specialised in door-to-door activities.

The credit protection agents, operating throughout Italy, receive support and coordination for processing the files from the Finint Revalue head office, which provides real-time operating, management and goal achievement information.

Home collection activities offer a more accurate verification of the debtor's address, real economic position and personal details.

## SOLUTIONS

/ Credit Management



**8.750 PRACTICES  
HANDLED PER YEAR**

### LEGAL CREDIT COLLECTION MANAGEMENT

When out-of-court procedures fail to achieve appreciable results, recourse to legal credit recovery proceedings is necessary.

Collection by legal proceedings are instigated after suitable verification that a good result will come from enforced credit collection, i.e. when the economic and financial checks performed in out-of-court actions show the existence of seizable capital or assets sufficient to cover the unpaid debt.

Finint Revalue performs accurate monitoring of individual legal proceedings and prepares documentation for the launch of property enforcement action.

The company also carries out a pre-appraisal of the sale value of properties in order to promote the sale, attending legal auctions until closed and with a view to purchasing and subsequently managing and reselling the properties.



**1.500 PRACTICES  
HANDLED PER YEAR**

### CREDIT PROCESS MONITORING

Finint Revalue is specialised in strategic, back office and administrative management of pre-dispute actions and credit protection in the out-of-court and legal proceedings stages.

The service offers a precise and determined combination of customer requirements with the timing of Basel Accord-compliant Bankit regulations through excellent operating processes, a poll of industry professionals and a high-performance technology platform, providing support in establishing the degree of aggression in credit collection strategies.



**Due diligence  
immobiliare**

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**Property ID**



**Property  
management**

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**Site  
management**

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**Property tax  
management**

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**Refitting**



**Distressed  
asset**

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**Back office  
notary services**

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**Finint Revalue  
agency**

Finint Revalue is a global operator specialising in outsourced real estate asset management with a view to strategically optimising costs for the customer and consequently make the assets under management more profitable.

It offers a suite of services dedicated to full property valuations for residential, business and leased properties.

The organisation means that the property valuation process can be fully delegated, offering itself as preferred contact in the provision of solutions and services, primarily to banks and financial companies.

The team of experts constantly analyses changes in the real estate sector that can be complex and associated with political and social changes, and with its technical and professional skills offers a specialised service in the real estate sector. The in-depth knowledge of the sector-related problems for investors, managers and lenders also adds value.

The services are divided into three main lines of business:

- knowledge of real estate assets;
- property management;
- services for banks and leasing companies.

## **SOLUTIONS**

### **/ Knowledge of real estate assets**

Finint Revalue has operated for more than thirty years in managing real estate assets consistency through:

- Due Diligence: carried out by the Network across the entire country;
- Property ID: gathering land registry data and supplementing these with all the property-related data and technical documents.

Today the company independently operates the agency for the industrial, commercial and services markets through Finint Revalue Agenzia Immobiliare, which has in-house professionals and a national network of specialist contacts able to intercept market appeal.

## **DUE DILIGENCE**

Finint Revalue also offers property due diligence, which consists in analysing the condition of an asset prior to remarketing.

The due diligence analyses allow adequate drafting of the guarantee clause and the limits on liability. The output of the due diligence is an overall appraisal of the property, an activity important for identifying the strengths and weaknesses of the asset or of a building involved in a potential transaction.

Due diligence is indispensable to the property appraisal process achieving the objective of gathering all the information necessary to ensure the best possible conclusion to negotiations for the buyer.

## **PROPERTY ID**

One of the services offered by Finint Revalue is generating the property ID.

The property ID offers in-depth knowledge of the property to allow optimum management also during the purchase or sale phase or renovation.

The property ID contains the land registry details of the property, transfers of ownership, the existence of any mortgages, restrictions or charges, property access and any regularisation in progress.

Through the property ID, a real instrument of representation, all the land registry data is gathered, divided by topic, and is supplemented with the property-related data and technical documents.

Outsourced management of real estate assets can ensure efficient management of services with maximum optimisation and control of operating costs.

Finint Revalue is a partner that also specialises in all activities involved in real estate asset management, focusing on maximum preservation and enhancement of the asset, the revaluation of properties on the market and with rationalised use of the properties.

The services offered: property management, site management, property tax management and refitting.

## **PROPERTY MANAGEMENT**

Management of all the routine and non-routine activities associated with property management (maintenance, lease management, joint ownership, etc.)

## **PROPERTY TAX MANAGEMENT**

Consulenza e gestione dei pagamenti relativi a consorzi di bonifica: IMU, TASI e ogni altro eventuale tributo legato al mondo immobiliare. Gestione del relativo eventuale contenzioso.

## **SITE MANAGEMENT**

Analysis of the documentation available at the time of handover, monitoring of works progress on site to verify that the works and certificates are completed correctly.

## **PROPERTY REFITTING**

A holistic approach to the world of deep retrofits using all the Group's internal skills: from needs identification to works management, central planning and the choice of qualified partners for an all-in solution.

## **SOLUTIONS**

### **/ Banking and financial system services**

Finint Revalue is an operator specialised in the provision of outsourcing services for the banking system and for leasing companies. Its organisation is designed for the enhancement and remarketing of property assets.

#### **DISTRESSED ASSETS**

Management relating to the repossession of properties following legal disputes, from takeover of the property to completion of safety-related works.

#### **BACK OFFICE NOTARY SERVICES**

Administrative and technical management of all notarised property services (e.g. access rights, transfers, encumbrance registration, etc.) from gathering the documents necessary for drafting and verifying deeds to confirming notarisation through a network of attorneys.

#### **FININT REVALUE AGENCY**

Consulting for the remarketing of properties originating from distressed assets.  
Finint Revalue is a solution to complete the value chain of NPLs, from repossession to remarketing of the properties.

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<b>HARDWARE</b>	ICT partner, supports the development of tailor-made solutions.
<b>MANAGEMENT SOFTWARE</b>	Ad hoc software to satisfy the Customers' changing requirements.
<b>DOCUMENT MANAGEMENT</b>	Computerisation of paper documents. Artificial intelligence techniques for document indexing.
<b>1<sup>ST</sup> LEVEL CONTROLS (INTERNAL AUDIT)</b>	Controls of internal processes by the head of the BPO area in order to improve process efficiency, while still producing a quality output.
<b>2<sup>ND</sup> LEVEL CONTROLS (INTERNAL AUDIT)</b>	Internal Audit and Group Compliance Function.
<b>3<sup>RD</sup> LEVEL CONTROLS (EXTERNAL AUDIT)</b>	Audit of processes by companies outside the Group in order to certify management efficiency.

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## **QUALITY & IT MANAGEMENT**

### **/ IT Security and Document Management**

#### **IT SECURITY**

Finint Revalue relies on an IT centre that can meet the highest international efficiency and security standards.

It adopts the Disaster Recovery and Business Continuity plan of the Finanziaria Internazionale Group which guarantees business continuity in management processes.

The company has also decided to continue to adopt the IT Security Policy Document, even if no longer required by law.

#### **SITE SECURITY**

The adoption of an HTTPS protocol allows the creation of an encrypted communication channel through the exchange of certificates in order to guarantee the parties' identity and data confidentiality. It is generally used in all situations that require a high degree of IT security.

#### **DOCUMENT MANAGEMENT**

Finint Revalue promotes the dematerialisation of paper flows with availability of images integrated into "Electronic Files".



### THE PORTAL

Finint Revalue adopts a web-based platform for its networks and customer companies.

FCS-online was designed and constructed entirely in house in 2015 to guarantee flexibility and the capacity to modify recovery strategies so they can be adapted to the type of receivable to be managed.

The portal is based on a workflow that can be customised by the user and allows the data and images it contains to be exported on the web.

### MAIN CHARACTERISTICS

A list of the portal's main characteristics is provided below:

- Structured data importation module;
- Module for managing amounts unpaid due to technical issues;
- Phone collection module (integrated switchboard);
- Home collection module; Legal management module;
- Module for integrated dispatch of notices (SMS, telegrams and mailing);
- Dynamic support agenda;
- Web-ticketing system; Invoicing module;
- Administrative back-office module.

### / Online monitoring

Finint Revalue manages the monitoring of the entire credit recovery chain through a business object platform capable of highlighting in real time the performance and situation of the files managed, allowing a change of strategy based on on-going results and not only when the assignment has been completed.

### DEDICATED VISITS

- File;
- Recovery phases;
- Extensions;
- Parties;
- Assets;
- Payments;
- Disputes;
- Recovery instruments (reminder letters, telegrams, letters of formal notice, ...);
- Benchmarks.

## QUALITY & IT MANAGEMENT

/ ICT Management - Data Room



The Finanziaria Internazionale Group makes a physical and virtual data room available to Finint Revalue.

### SECURING THE SYSTEM

The creation of a backup and recovery plan is a critical and fundamental aspect in securing Finint Revalue's ICT system. Highly specialised personnel carry out daily server reset, disaster recovery and penetration tests.

Finint Revalue adopts COBIT 5 and operates with tested and constantly reviewed backup procedures.

### SERVERS

Finint Revalue uses 25 physical servers located in 3 different offices (Conegliano, San Vendemiano and Milan).

The security systems are rigid and constantly monitored by the presence of closed circuit cameras within the Data Centre guarding onsite personnel, whose duties include controlling the customer's activities. The security systems also include the control of all material and baggage entering and leaving the Data Centre.

Finint Revalue adopts modern backup systems in order to guarantee continuity in the electricity supply and has more than 200 virtual servers and 2 redundant connectivity lines.

Finint Revalue's management opted to provide the company with a quality management system that meets the UNI EN ISO 9001 standard, to ensure the quality of services and the efficiency of organisation and processes.

The company has placed the organisation at the centre of the corporate development process, encouraging a renewed approach in all personnel as well as the integration of various functions/areas with the following objectives:

- satisfy the customer's requirements and strive to exceed their expectations; create a common intention, direction and purpose to allow the organisation to align strategies, policies, processes and resources to achieve its objectives;
- train personnel to make them competent, responsible and committed, increasing their capacity to create value;
- have a Quality Management System made up of interconnected processes that provide an understanding of how results are generated, allowing the organisation to optimise its performance;
- implement a model designed to achieve continuous improvement, essential for maintaining performance levels, reacting quickly to internal and external changes and creating new opportunities;
- create decision-making processes based on the evidence, analysis and assessment of data; manage relations with the parties concerned, so as to optimise their impact on performance.

Finint Revalue has been DNV certified since 2006.



## **QUALITY & IT MANAGEMENT**

### **/ The internal control system**

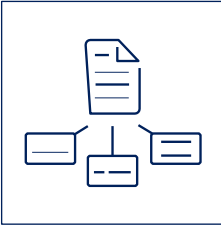
Finint Revalue uses an internal control system to govern its entire structure, understood as all the directives, procedures and techniques that can guarantee, with reasonable certainty, regular operation.

The controls are carried out through monitoring and continuous verification of the efficiency and effectiveness of corporate processes, the reliability and integrity of the information system, and through constant verification of the compliance of activities with applicable regulations and corporate directives and procedures.

Within its internal control system, Finint Revalue strives to encourage the spread of a “control culture” regarded as an integral part of operating activities rather than a burden and to develop processes for defining suitable controls to reduce risks to level considered acceptable.



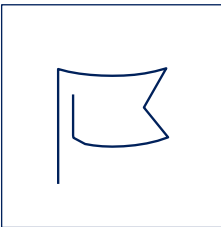
**MONITORING AND CONSTANT  
EFFICIENCY AND EFFECTIVENESS TESTING  
OF COMPANY PROCESSES**



### ORGANISATIONAL MODEL

Aware of the need to guarantee and promote conditions of fairness and transparency in the performance of corporate activities, since 2015 Finint Revalue has considered it appropriate to implement the Organisational and Management Model pursuant to Italian Legislative Decree 231/01.

The decision to adopt the Model was taken to protect its customers' expectations, the work of its employees and collaborators and the company's position and image. The Model is available on the web site and identifies the procedures for managing financial resources and establishes appropriate sanctions in the event of breach of its provisions.



### CODE OF ETHICS

The Code of Ethics stands alongside the Organisational Model and is a corporate document that identifies the Company's rights, duties and responsibilities.

It represents a fully-fledged Constitutional Charter and endeavours to promote or forbid any conduct which, although lawful from a legislative point of view, is not consistent with the ethics and values that guide Finint Revalue.

The Code of Ethics also provides for a sanctioning mechanism aimed to prevent failure to observe established rules or conduct that is not consistent with corporate values with the risk of damaging the Company's interests. Like the Organisational Model, it can be found on the Company's website.

## QUALITY & IT MANAGEMENT

### / Internal Auditor & Compliance

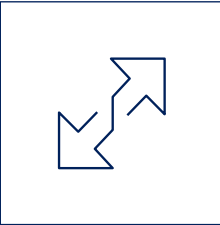


#### INTERNAL AUDIT

Finint Revalue has outsourced the Internal Audit service to the Group company Finint X Consulting Srl, which has a resource dedicated to such activity.

The activity follows a precise pre-established method in accordance with an annual (risk-based) plan approved by the Board of Directors and a series of internal inspections conducted during the year.

The Internal Audit also carries out external inspections on the network of agents operating in the territory and draws up the annual report which is submitted to the Board of Directors.



#### COMPLIANCE

The Compliance service is also outsourced to the company X Consulting, which has another resource that deals with this function. The activity involves conducting inspections and providing advice and support to the functions. With regard to inspections, a distinction is made between ex ante controls, which consist in assessing the compliance of processes, organisational procedures and control mechanisms in relation to new legislative requirements, new products and new structures, and ex post controls, which instead consist in verifying the correct functioning and effectiveness of the procedures defined in order to ensure that services are provided in compliance with internal and external regulations.

Finint Revalue makes use of collaboration from the Human Resources Department of the Finint Group for the career development, training and growth of its own personnel.

The planning of induction courses for new recruits to facilitate their introduction to the company and promote awareness among colleagues, also through the use of pre-recruitment courses, is arranged in tandem.

For in-house staff, professional refresher courses are planned to develop technical and soft skills, also as part of the Group's Corporate University, to encourage awareness and the exchange of expertise among the various areas of operation.

**23**

**asset management  
resources**



**76**

**resources**

**53**

**credit management resources**

## OFFICES

Thanks to its various offices located in national territory Finint Revalue guarantees a qualified and timely presence to the benefit of the service available to customers. The objective is to be a reliable partner for any party, who recognises the quality of the services and appreciates the convenience of having reference points that are close, familiar and effective.

To achieve this objective, Finint Revalue has created various specialist teams capable of identifying company priorities and proposing successful solutions.

### **Conegliano (Tv)**

Finint Revalue's headquarters is situated in Conegliano (TV), at the historical head office of the Finint Group. The headquarters houses the executive offices, the commercial division and the R&D team, in addition to the main IT infrastructures serving the business.

### **San Vendemiano (Tv)**

The Finint Revalue operations centre is in San Vendemiano (TV). It has an operating platform of approximately 3000 square metres built according to the standards of the most modern lean organisation theories in order to provide the customer with an increasingly rapid and fast response.

### **Firenze (Fi)**

Finint Revalue has an operations centre in the city of Florence. The team is specialised in phone collection activity.

### **Milano**

Finint Revalue completes its presence in national territory with a local operating unit in Milan.







Finint Revalue is an associated member of Assilea (Associazione Italiana Leasing)



Finint Revalue is constantly committed to ensuring high quality service. The offices in San Vendemiano and Florence have been certified according to UNI EN ISO 9001 with the DNV organization since the beginning of 2006.



In 1998, Finint Revalue was one of the founding members of UNIREC (Unione Nazionale Imprese a Tutela del Credito) and continues to be associated with UNIREC and actively participates in the activities of the association.



Finint Revalue highlights are: accuracy, precision, compliance with current regulations/sectors and high standards of legality, with a rating of \*\*+ obtained in 2017.



Finint Revalue has been registered as a member of the ROC (Registro Operatori di Comunicazione) since 2017

**BOARD OF DIRECTORS**

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Daniele Da Lozzo  
Chairman



Ambrogio Valtolina  
/ Adviser



Alfiero Marchioni  
/ Adviser



Daniele Rizzetto  
/ Adviser



Lorenzo Vescovi  
/ Adviser



Sandro Stefanuto  
/ Adviser

**UNION BOARD**

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Giorgio Ornella  
/ Chairman

Denis Bozzetto  
/ Mayor

Ernesto Serraglia  
/ Mayor

**ODV COMMITTEE - D.LGS 231/2001**

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Giorgio Ornella

Denis Bozzetto

Ernesto Serraglia

**AUDITING FIRM: Deloitte & touche s.P.A.**

# Finint Revalue S.p.A.

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Registered Office: Via Vittorio Alfieri, 1 – 31015 Conegliano (TV)

Operations centres: Via Venezia, 13/l – 31020 San Vendemiano (TV)

Via Giovanni del Pian dei Carpini, 41 – 50127 Florence (FI)

Viale Ercole Marelli, 165 - 20099 Sesto San Giovanni (Mi)

Outsourcing Real Estate & Energy Division

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