

**With UBI Banca's ForzaSole,
savings start with energy and then become gains**
*A personal loan for private individuals to develop photovoltaic systems, reduce costs and
obtain government incentives*

At least 1.540 euro in incentives and savings of 500 euro on bills for 20 years, for a total estimated gain of 25.000 euro*: UBI Banca with ForzaSole, the personal loan on **easy terms**, brings energy into the homes of Italians who intend to purchase and install a photovoltaic system.

Calculated for an average home with 3 kW rated wiring, the investment allows you to obtain a contribution of €0,44 for each kWh of clean energy generated, thanks to the **"Energy account" legislation** which benefits people who install a photovoltaic system and sign a special agreement with the national Electricity Services Administrator.

"The current economic situation", **Elisabeth Rizzotti, the head of the retail banking at UBI Banca declared**, "has created a greater desire in customers to reduce fixed costs and seek investment opportunities to increase the value of their properties. The **easy terms** of the **ForzaSole** solution meet both these requirements. **They give a substantial reduction in expenses and at the same time the economic advantage of an investment that is both innovative and safe**, because it is designed to protect the environment".

The **ForzaSole** loan (granted by **B@nca 24/7**, the Group company specialising in consumer credit) is for amounts of between **5.000 and 30.000 euro**, with repayments **varying from 35 to 120 instalments** where the first is due after 180 days. The loan has an **Opzione Salto Rata** (skip a repayment option), which allows one payment in 24 to be deferred, and it is available in all branches of the UBI Banca Group network banks: Banca Popolare di Bergamo, Banco di Brescia, Banca Popolare Commercio e Industria, Banca Regionale Europea, Banca Popolare di Ancona, Banca Carime, Banco di San Giorgio and Banca di Valle Camonica.

The loan can also be bundled with an **"All risks" insurance policy**, provided by UBI Assicurazioni, to cover direct and indirect damage to protect the investment.

**The following page provides an example of a ForzaSole loan with the savings and benefits reported in this press release.*

Example of a ten year loan for the purchase and installation of a photovoltaic system costing 18.000 euro

AVERAGE COSTS (PARTIALLY INTEGRATED KW SYSTEM)							
3 KW X €6.000 (UNIT COST PER KW) = €18.000							
	GENERATION KWH/Y	INCENTIVE (€/KWH)	TOTAL ANNUAL INCENTIVES	ANNUAL SAVINGS ON ELECTRICITY BILLS (AVERAGE COST: 0,14€/KWH)	TOTAL ANNUAL ADVANTAGE	ANNUAL ADVANTAGE FOR 10 Y	TOTAL GAIN ON A DURATION OF 20 Y
NORTH	3.500	0,44	1.540	525	2.065	-415,16	16.498
CENTRE	4.000	0,44	1.760	600	2.360	-120,16	22.398
SOUTH	4.600	0,44	1.980	675	2.655	174,84	28.298
CREDITOPPLA' FORZASOLE LOAN							
Total number of repayments			120				
Amount of loan			18.000,00				
Amount of instalments			206,68				
Substitute tax (0,26%)			45,00				
Approval commissions			180,00				
APR			6,75%				
AER			7,20%				

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