



CONTRACTUAL INFORMATION – SEPA MANDATE

Dear Customer,

We write to inform you of the changes which relate to your Direct Debit mandate duly signed with the Signatory, following approval of EC Regulation No. 260/2012 by the European Parliament on 14th March 2012 and published in the Official Journal of the European Union on 30th March 2012, as well as in accordance with the Bank of Italy Provision of February 2013 containing the implementing instructions for Regulation No. 260/212 of the European Parliament and of the Council that establishes the technical and commercial requirements for bank drafts and direct debits in Euro and that amends EC Regulation No. 924/2009.

What is meant by “SEPA”?

SEPA (*Single Euro Payments Area*) is the single payments area that intends to create a harmonised payments market. Electronic payments, for example: bank drafts and direct debits will be considered just as domestic payments in the European Union Countries which endorse the SEPA scheme.

The domestic and European payment instruments will coexist with the SEPA scheme during the forthcoming months.

Only the SEPA payment system can be used starting from 1st February 2014.

Athlon Car Lease Italy S.r.l. is also adapting its systems, just like all the companies and customers in the Euro zone, in view of the migration to the SEPA scheme.

We take this opportunity to inform you that the Signatory will begin to use the SEPA standards during the forthcoming weeks.

What does SEPA mean for you?

You currently have one or more active agreements with the Signatory which are associated with Direct Debit methods of payment.

Your current Direct Debit mandate will be transferred automatically to the standard **Core SEPA** mandate and the authorisation issued at the time will remain valid.

Accordingly, this notification assigns you a mandate code (**Mandate ID**) that is composed as follows: **ACLIT+Customer Code+Sequence (for example: ACLIT0999999001)** and this will be your new SEPA mandate code. This code will always be indicated in the SEPA Direct Debit flows which will be sent to your reference bank starting from the forthcoming weeks.

Creditor Identifier

As required by the above mentioned legislation and for information purposes, we hereby advise that the **Creditor Identifier** allocated to the Signatory is as follows:
IT790010000010641441000.

Rome, 28th October 2013

Athlon Car Lease Italy S.r.l.