



Customer Information.

This section of the portal has been drawn up in accordance with the regulatory provisions of art. 19 of EU Regulation 2020/1503. Please read the above carefully before investing.

For more information, visit the [INVESTOR EDUCATION](#) page or contact us at supporto@ener2crowd.com

SELECTION CRITERIA FOR CROWDFUNDING PROJECTS

The analysis of the Project will cover:

- The technical-economic evaluation of the Project Owner;
- The Credit Analysis of the Project Owner carried out through a third-party provider, which produce a report with a risk assessment, which will be submitted to the Supplier of Crowdfunding services.

The evaluation of the Project will take into account the following:

- Economic sustainability of the Crowdfunding Project and profitability;
- Clarity of the objectives of the Crowdfunding Project and comprehensibility;
- Strategic value of the Crowdfunding Project;
- Riskiness of the Crowdfunding Project and clarity of information;
- Technical/design verification;
- Assessment of the integrity of the Project Owner's team.

In addition, the following criteria are also considered:

- Specific experience of the proposing team;
- Overall track record of the bidder and any business group of reference;
- Any market references;
- Expectation of success of the specific project;
- Riskiness;
- Profitability;
- Social and/or environmental impact of the specific project.

The selection of Crowdfunding Offers is therefore not based solely on objective criteria.

For this analysis activity, Ener2crowd makes use of the corporate structure, but also of external partners. This activity allows the company to carry out a correct and exact check on the contents of the published offer, which will faithfully represent the reality of the project, the real prospects of success, highlighting in detail the positive and negative aspects of the investment.

At the same time, checks will be carried out on the lawfulness and truthfulness of the documents provided during the selection process of the initiative and in the preliminary phase of the offer.

Ener2crowd also guarantees, through its computer system, intrusions by third parties, and therefore that the material published is actually that produced by the Offeror and verified by the Manager, and not documents illegally uploaded by third parties.

SERVICES OFFERED

ENER2CROWD S.R.L. SB

C.F. e P.IVA: 10585050965 - Cap. Soc: 131.379 € i.v. – REA: MI 2543587

Registered Office: Milan (MI), Corso Indipendenza 1, 20129

Innovative Startup registered in the reg. imp. of Milan Monza Brianza Lodi

info@ener2crowd.com – www.ener2crowd.com



Ener2crowd is a Crowdfunding platform that offers the matching of the interests to finance economic activities of investors and project owners through the use of a crowdfunding platform, through one of the following activities:

- i) intermediation in the granting of loans;
- ii) the non-binding placement of transferable securities and eligible instruments for crowdfunding purposes issued by project owners or special purpose vehicles without an irrevocable commitment, as referred to in point 1 of that Section, in respect of such transferable securities and instruments eligible for crowdfunding purposes;

Attention

Crowdfunding services are not covered by the Deposit Guarantee Scheme established in accordance with Directive 2014/49/EU.

Any transferable securities or instruments admitted for crowdfunding purposes offered by Ener2crowd are not covered by the investor compensation scheme established in accordance with Directive 97/9/EC.

COSTS

Investors

When opening the Payment Account (wallet), investors are not required to pay any opening fees.

The commissions payable by the Investor, for each individual investment, are equal for the intermediation in the granting of loans:

- 3% on the interest received by the latter
- 10% on any default interest received by the Investor in the event of late payment of each individual instalment.

The application of these costs is subject to the agreement with the Project Owners, so it will not be automatically applied to all campaigns. For more information, we recommend that you carefully read the prospectus of each campaign in the "Documents" section.

The fees payable by the Investor, for each individual investment, for the placement service without irrevocable commitment referred to in Annex I, section a, point 7) of Directive 2014/65/EU, of transferable securities and instruments admitted for crowdfunding purposes issued by project owners or special purpose vehicles, and reception and transmission of client orders, in relation to such transferable securities and instruments admitted for crowdfunding purposes are equal to:
2% of the amount invested

The Investor shall always be responsible for any commissions and costs requested from him/her, for example, by his/her bank or by the Payment Service Provider for the investment order and the transfer of money, as well as by the securities brokerage company for the rubrication service.

Proponents

The Proposer is required to pay Ener2Crowd for the service of preparation and capital raising for the Campaign:

- A fee for the preliminary activity of the campaign that will be carried out by Ener2crowd, before the approval process of the individual project, in collaboration with an external supplier.

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- A possible set-up *fee* for each individual campaign, for the preparation of the necessary documentation. This amount will be payable regardless of the outcome of the marketing year and must be paid before the start of the marketing year.
- An amount as a percentage of the total capital raised ranging from 4% to 8%
- An amount equal to 0.5% plus VAT of the amount of each repayment instalment at the end of the deadline for payment of the same, in the case of intermediary services in the granting of loans.
- An amount of € 1,300.00 plus VAT only and exclusively in the event that there is a need, following the closing of the collection, to proceed with the recalculation of the amortization plan of the loan, in the case of intermediation services in the granting of loans.

RIGHT OF RECONSIDERATION

Pursuant to art. 22 of the European Regulation 2020/1503, every investor has the right to a cooling-off period during which he can revoke at any time his offer to invest or his expression of interest in the crowdfunding offer without providing any reason and without incurring any penalty.

In particular, Ener2crowd grants the Lender the right to revoke its offer within 15 days from the date of payment. The exercise of the right of reconsideration by the Lender will not entail the closure of the Payment Account in his name, as this is an activity that is the exclusive responsibility of the Payment Institution.

FINANCIAL RISKS ASSOCIATED WITH CROWDFUNDING SERVICES

Financial products marketed on crowdfunding platforms are not the same as traditional investment or savings products and should not be marketed as such.

Investing in the crowdfunding project involves risks, including the risk of partial or total loss of the money invested.

As mentioned, the investment is not covered by the deposit guarantee schemes established in accordance with Directive 2014/49/EU of the European Parliament and of the Council. The investment shall not be covered by the investor compensation scheme established in accordance with Directive 97/9/EC of the European Parliament and of the Council.

The investor may not receive any return on investment. However, neither a bond (issued by public bodies or private companies) nor a bond are securities with a guarantee of absolute return of capital, as well as investments in shares or shares of companies.

The investor may not be able to sell the investment instruments when you want to. In fact, the liquidity of a financial instrument generally consists in its ability to be readily transformed into money without loss of value. It depends, in the first place, on the existence of a market on which the security may be traded and on the characteristics of that market. When financial instruments are not traded on organised markets, it may be difficult or impossible to liquidate them or to understand their actual value: these financial instruments are more "illiquid" (it is more difficult to sell them quickly and at a price that actually reflects their value).



All investors can participate in the campaigns on the portal, however, it is important to remember that diversifying your investments between different risk instruments helps to reduce the risk of your portfolio