

- The ACISS/FOWA associative/state group is a legal entity that directs non-repayable investments of primary international funds for the purposes of social sustenance of citizens.
- With agreements with international analysis agencies, the Group works to distribute economic resources to selected citizens and companies, operating in specific areas, for support and sustenance, with special regard to remuneration, assistance and coverage at all levels for personnel illnesses and accidents.

To access the various "Social Programs", each Associate in order TO GUARANTEE COMPLIANCE WITH SOCIAL PURPOSES must have taken steps to either highlight or block on a personal bank account, for a limited agreed period of time also cumulatively with other Members or, at own choice, or alternatively, on "escrow" account – within HSBC Bank, head office - of International Trust, the amounts as indicated below and at the bottom.

THE GROUP, ON ITS SIDE, SHALL PROVIDE TO THE ASSOCIATE:

NON-REFUNDABLE SOCIAL LOANS

FOR:

1. Training and access to collaborative/professional activities.
2. Social financing for purchases of properties for residential/commercial use and/or companies.
3. Social financing for remuneration, assistance, and full coverage in case of illness and accident for all companies' staff and employees in joint interest with the Group at any stage.
4. Social financing for business "projects" - in joint interest with the Group -.
5. Social financing for the purchase/adaptation of vehicles for mobility and for commercial/industrial purposes (cars, tractors, transport trucks, etc.).
6. Social financing for reimbursement of personal taxes of Members and/or Companies in co-interest with the Group.
7. Enhancement of assets (without the need for sale or placing mortgages).
8. Discounting and monetization of banking instruments.
9. Consumer credit.

PERCENTAGE OF EVIDENCE/TEMPORARY BLOCK FUNDS OF 4,5% OVER THE FINANCING AMOUNT, IN ORDER TO GUARANTEE COMPLIANCE WITH SOCIAL PURPOSES, AT THE SAME APPLICABLE RATE FOR THE COST OF MONEY GRANTED EXCLUSIVELY TO THE E.U. CREDIT INSTITUTES BY THE EUROPEAN CENTRAL BANK, WITH THE EXCEPTION OF POINT 2. FOR WHICH A PERCENTAGE OF 15% IS REQUIRED.