

CLIENT'S PROPOSAL

to: FinecoBank S.p.A. Via Rivoluzione d'ottobre 16 - 42123 Reggio Emilia (RE) - Italy

A1 > Personal data

I/We request the Bank to open an Account, which includes a Current Sub-Account in Sterling, Multicurrency Sub-Accounts in Euro, Swiss Franc and US Dollars and to provide access to services relating to Money Map, custody of financial instruments, reception and transmission of orders, execution of orders on behalf of clients, trade against proprietary capital of the bank, and Interest-bearing portfolio as well as any other services as defined below.

I/We declare:

- That I/we have received before the conclusion of the Agreement: the Fact Sheets concerning the services offered by the Bank, including Payment Services. I/We also declare to have received, read and understood: **a)** the economic conditions given in the Fact Sheet related to the Account and the related ancillary services Vers. _____ which forms part of this Agreement, and which is delivered together with this Agreement; **b)** rules referred to the Terms of Business Vers. _____ which are part of this Agreement; **c)** the following documents: i) "Information on the client's right of withdrawal under the consumer code"; ii) "Understanding Financial Instruments and Associated Risks" and "Client Classification" (Terms of Business, Annex III and Annex IV), which contains information regarding the Bank, investment services provided, the general information and related risks of financial products and instruments, costs and charges related to the investment services and financial instruments, fees and commissions paid or received in relation to the Investment Services (i.e. "incentives"); iii) Managing conflicts of Interests Policy, which describes the policy followed by the Bank relating to conflicts of interests; iv) "Order Execution Policy", which describes the Bank's order execution strategy, and which specifically informs of the client's right to ask the Bank for additional information about conflicts of interest and incentives at any time; v) Depositor Information Template (Terms of Business, Annex V) which contains information regarding the protection of client's deposit.
- That I/we have been informed in advance about: a) the client classification criteria as required by law and fact that, based on the information provided, I/we have been classified by the Bank as a "retail client"; b) the right of requesting, in hard copy, a different classification, either generally or in relation to a particular investment transaction or class of transactions, and the consequences that would arise in respect of client protection. I/We also confirm to have understood that I/we am/are responsible to promptly update the Bank if there are any changes that may affect my/our client classification, without prejudice to the right of the Bank to change the classification of the client that no longer meets the requirements for the original classification.

	H1	H2	H3
Contract Number			
Name			
Surname			
Date of birth*			
* Fineco Services are intended for UK residents over 18 years of age			
Country of birth			
Place of birth			
Citizenship			
Other Citizenship	<input type="checkbox"/> None <input type="checkbox"/>	<input type="checkbox"/> None <input type="checkbox"/>	<input type="checkbox"/> None <input type="checkbox"/>
Italian tax code (*)			
(*) To be filled out only if you have one			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Identity Document			
Document	<input type="checkbox"/> Passport <input type="checkbox"/> Driving licence <input type="checkbox"/> Firearms and shotgun certificate <input type="checkbox"/> Identity Card	<input type="checkbox"/> Passport <input type="checkbox"/> Driving licence <input type="checkbox"/> Firearms and shotgun certificate <input type="checkbox"/> Identity Card	<input type="checkbox"/> Passport <input type="checkbox"/> Driving licence <input type="checkbox"/> Firearms and shotgun certificate <input type="checkbox"/> Identity Card
Document number			
Issued by			
Date of issue			
Expiry date			
Document Nationality			
Place of issue			
Permanent Address			
Building name/number			
Street name			
Dependent Locality			
Town/city			
County			
Postcode			
Country	UNITED KINGDOM	UNITED KINGDOM	UNITED KINGDOM
Tax residence	Caution: If you do not have a TIN, which is the tax identification number, you must state the reason why, choosing from one of the following options: a) the country does not release the TIN; c) the authorities of the country of tax residence entered below, do not require the TIN to be disclosed.		
Country			
TIN (Tax Identification Number)			
Other tax residence			
Country			
TIN (Tax Identification Number)			
Country			
TIN (Tax Identification Number)			
Temporary address	Optional: Provide details of your temporary address – if different than your Permanent address – where all written communication will be sent to.		
Building name/number			
Street name			
Dependent Locality			
Town/city			
County			
Postcode			
Country	UNITED KINGDOM	UNITED KINGDOM	UNITED KINGDOM

I/We declare that to the best of my/our knowledge, the information provided above in Section **A1** is true and correct and I/we undertake to promptly inform you of any changes. I/We also declare not to have other tax residences in addition to those indicated in the relevant box above.

Date _____ Place _____

Signature 1 _____ **Signature 2** _____ **Signature 3** _____

Promo code

A2 > Contacts

	H1	H2	H3
UK landline	_____	_____	_____
Mobile	_____	_____	_____
E-mail	_____	_____	_____

A3 > Communications to customers – Signing the Agreement (client's proposal - Bank's acceptance)

I/We understand that for the purpose of signing the Agreement with digital signature, it is necessary to request a qualified certification for the digital signature, in accordance with the methods described in the "operating instructions" (authorised certifier) of InfoCert certifier, a copy of which expressly refers to the conditions of use and is available on the website of the Bank.

The electronic document signed with the digital signature, in compliance with the technical rules referred to in the relevant regulations, meets the requirements of the written form. According to Regulation (EU) No 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC, a qualified electronic signature, based on a qualified certificate issued in one Member State, shall be recognised as a qualified electronic signature in all other Member States.

I/We are also aware that the Agreement between me/us and the Bank is concluded in the UK when I/we receive - at the email address supplied in section **A2** - a copy of it duly signed by the Bank as acceptance. A copy of the Agreement is also available in the secure area of the Bank's website. Finally, I/we am/are aware and expressly approve, that the information and communication would be provided by e-mail or made available through access to the secure area of the Bank's website.

I/We understand and accept that failure to sign this Section which includes the use of distance communication would be incompatible with nature of the operations and services provided by the Bank and therefore would make the establishment and conduct of the contractual relationship between us and the Bank impossible.

A4 > Profile and customer due diligence questionnaire

The information in the questionnaire are used to define the elements the Banks needs to know about you. The collection of this information is required by law (Legislative Decree no. 231 of 21 November 2007 and subsequent amendments and additions and the Bank of Italy Order of 30 July 2019) in order to obtain and maintain an adequate knowledge of the client. The legislation provides, in some cases, criminal sanctions in case the information are not provided or false.

In the event that it is not possible to comply with the obligations of adequate verification, Fineco may not establish the relationship or perform professional operations or services or terminate the relationship or service already in place. In the event of a relationship or service already in place, Fineco shall return to the customer the funds, instruments and other financial assets due.

I/We undertake to communicate, providing all the necessary information for identification, any person on whose behalf the relationship is requested or on whose behalf, in the course of the future performance of the relationship, any transactions will be carried out (so-called beneficial owner sub 1) Aware of the responsibilities provided for by Legislative Decree no. 231/07 mentioned above, I/we confirm the accuracy of the data contained in this questionnaire.

	H1	H2	H3
<i>Indicate only one option, relating to the main activity carried out</i>			
Employee	<input type="checkbox"/>	Employee	<input type="checkbox"/>
Homemaker	<input checked="" type="checkbox"/>	Homemaker	<input type="checkbox"/>
Self-Employed (craftsman/dealer)	<input type="checkbox"/>	Self-Employed (craftsman/dealer)	<input type="checkbox"/>
Student	<input type="checkbox"/>	Student	<input type="checkbox"/>
Unemployed	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
Entrepreneur	<input type="checkbox"/>	Entrepreneur	<input type="checkbox"/>
Freelancer	<input checked="" type="checkbox"/>	Freelancer	<input type="checkbox"/>
Pensioner*	<input type="checkbox"/>	Pensioner*	<input type="checkbox"/>
*(indicate your last profession, choosing from one of the following):			
Entrepreneur	<input type="checkbox"/>	Entrepreneur	<input type="checkbox"/>
Self-Employed	<input type="checkbox"/>	Self-Employed	<input type="checkbox"/>
Freelancer	<input type="checkbox"/>	Freelancer	<input type="checkbox"/>
Employee	<input type="checkbox"/>	Employee	<input type="checkbox"/>
Senior Manager**	<input type="checkbox"/>	Senior Manager**	<input type="checkbox"/>

** See definition in box A7.

GEOGRAPHICAL LOCATION OF THE ACTIVITY

Fill in only in case of Employee; Self employed; Entrepreneur; Freelance.

(Indicate at least one option, for each option it must be indicated a minimum of 1 and a maximum of 3 choices)

	H1	H2	H3
ITALY	<input type="checkbox"/>	ITALY	<input type="checkbox"/>
Prov.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Prov.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
UK + European Union	<input type="checkbox"/>	UK + European Union	<input type="checkbox"/>
Nation:	_____	Nation:	_____
Non EU area	<input type="checkbox"/>	Non EU area	<input type="checkbox"/>
Nation:	_____	Nation:	_____

MAIN COUNTRY WITH WHICH I HAVE COMMERCIAL RELATIONSHIPS

Fill in only in case of Employee; Self employed; Entrepreneur; Freelance.
(Indicate at least one option, for each option it must be indicated a minimum of 1 and a maximum of 3 choices)

H1	H2	H3
ITALY <input type="checkbox"/> Region _____ _____ _____ Prov. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> UK + European Union <input type="checkbox"/> Nation: _____ _____ _____ Non EU area <input type="checkbox"/> Nazione: _____ _____ _____	ITALY <input type="checkbox"/> Region _____ _____ _____ Prov. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> UK + European Union <input type="checkbox"/> Nation: _____ _____ _____ Non EU area <input type="checkbox"/> Nazione: _____ _____ _____	ITALY <input type="checkbox"/> Region _____ _____ _____ Prov. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> UK + European Union <input type="checkbox"/> Nation: _____ _____ _____ Non EU area <input type="checkbox"/> Nazione: _____ _____ _____

H1	H2	H3
<p>Contract</p> Temporary contract <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Permanent contract <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Seasonal <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Other/None <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <p>Profession</p> Driver <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Lawyer <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Business Consultant <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Shop Assistant <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Manager <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Professor/Teacher <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Employee <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Engineer/Architect <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Self-Employed/Business Owner <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Physician/Pharmacist <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Accountant <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Worker <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Office Employee/Manager <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Administrator <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Civil servant <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Other/None <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<p>Sector</p> Agriculture <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Manufacture <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Commerce <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Credit/Finance <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Construction <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Manufacturing <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Public Administration/Defense <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Public education <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Health <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Services <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Tourism <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Other/none <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <p>Net annual income</p> From 0 to 8,000 GBP <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> From 8,000 to 11,000 GBP <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> From 11,000 to 18,000 GBP <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> From 18,000 to 22,000 GBP <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> From 22,000 to 45,000 GBP <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 45,000 GBP or more <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<p>Housing</p> Renting <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Home Owner <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> With parents <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Other <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <p>Marital status</p> Single/Living as Partners <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Divorced/Partnership Dissolved/Separated <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Widow/Widower <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <p>Source of income</p> Employment income <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Inheritance <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Repayment of Financial instruments/ leases <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Winnings <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Donations <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Insurance pay-outs <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Income of spouse or other family member <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <p>Purpose of account</p> Ordinary bank activity <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Investments/Trading <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Professional activity <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

A5 > Type of economic activity (TAE)*

H1

H2

H3

*Mandatory field in case the holder carries out the following activities: employee, self-employed, business owner or freelancer. Specify the economic activity of the company you work for or of your own business.

A6 > Politically exposed person and Public Role

I declare to be a politically exposed person*

H1	H2	H3
<input type="checkbox"/> YES** <input type="checkbox"/> NO	<input type="checkbox"/> YES** <input type="checkbox"/> NO	<input type="checkbox"/> YES** <input type="checkbox"/> NO

* Politically exposed person means a natural person who is or who has been entrusted with prominent public functions and includes the following:

- (a) heads of State, heads of government, ministers and deputy or assistant ministers; members of local government bodies;
- (b) members of parliament or of similar legislative bodies, members of local legislative bodies;
- (c) members of the governing bodies of political parties;
- (d) members of supreme courts, of constitutional courts or of other high-level judicial bodies, the decisions of which are not subject to further appeal, except in exceptional circumstances;
- (e) members of courts of auditors or of the boards of central banks and Independent Authorities;

- (f) ambassadors, chargés d'affaires and high-ranking officers in the armed forces;
- (g) members of the administrative, management or supervisory bodies of companies owned by a Sovereign State, also indirectly;
- (h) members of the administrative, management or supervisory bodies of companies owned by a local authority with legislative or governmental functions;
- (i) directors of National Health Service (NHS) bodies;
- (h) directors, deputy directors and members of the board or equivalent function of an international organisation.

No public function referred to in points (a) to (h) shall be understood as covering middle-ranking or more junior officials;

The term "Family members" includes the following: (a) the spouse, or a person considered to be equivalent to a spouse, of a politically exposed person; (b) the children and their spouses, or persons considered to be equivalent to a spouse, of a politically exposed person; (c) the parents of a politically exposed person; or 'Persons known to be close associates' includes: (a) natural persons who, pursuant to this decree, hold jointly with the politically exposed person, the beneficial ownership of legal entities, trusts and similar legal institutions or have close business relationships with the politically exposed person; (b) natural persons who have sole beneficial ownership of a legal entity or legal arrangement which is known to have been set up for the de facto benefit of a politically exposed person.

** In the event of Politically Exposed Person is required to fill out the dedicated questionnaire

I declare to hold a public role

- H1** Yes (specify)* _____ NO
- H2** Yes (specify)* _____ NO
- H3** Yes (specify)* _____ NO

* Are considered public roles: Mayors of municipalities with a population of less than 15,000 inhabitants; Provincial and Municipal Councillor; Prefectural Commissioner; Extraordinary Commissioner; President of the Province; Consul and Honorary Consul; Prefect; Member of management, administration or control bodies of public administration entities; Judge Court of Appeal; Diplomatic Adviser; General/Admiral/Public Security Director General.

A7 > Other declarations

I declare to be a Senior Manager*

H1	H2	H3
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Company name	Role in the entity/company	Entity/ Company headquarters
<input checked="" type="checkbox"/> H1		
<input checked="" type="checkbox"/> H2		
<input checked="" type="checkbox"/> H3		

* A person who holds a position within a company, in associations or foundations, particularly in relation to entities residing in non-EU Member States different from equivalent third countries, including top positions in public administrations i.e. in institutions managing the transfer of public funds.

I declare to hold any interest in or to have positions in a company operating in one of the following sectors: Gold shop, Currency exchange, Game/betting, Healthcare, Construction, Arms trade, Armaments industry and war trade, Mining and quarrying, Waste collection and disposal, Renewable energy production, Company operating in the cryptoasset sector, Parties involved in public finance/procurement.

H1	H2	H3
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

A8 > Educational and professional information

1.1 Your highest educational level?

	H1	H2	H3
a) Bachelor's degree or Master's degree in Economics/Law/Engineering, Finance and/or Financial Markets Major	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Bachelor's degree or Master's degree in Economics/Law/Engineering, non-Finance and/or non-Financial Markets Major	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Other BA or MA degree/High school diploma	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Basic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) None of the above	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1.2 Which of the following categories best describes your current or previous occupation?

	H1	H2	H3
a) Activity in economic/financial/legal field, focused on finance/financial markets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Activity in economic/financial/legal field, not focused on finance/financial markets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Self-employed registered professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1.3 Do you usually follow financial markets' trends? How often do you update with financial markets' news?

	H1	H2	H3
a) At least once a week	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) At least once a month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Never	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

A9 > Investment Knowledge

<p>■ 2.1 The performance of each financial instrument is associated with different levels of risk. In your opinion, which of the following statements is most correct?</p> <p>a) To a high potential expected return usually corresponds with a high risk level</p> <p>b) The return on an investment is totally unrelated to its risk level</p> <p>c) I do not know</p>	<p>H1 H2 H3</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>
<p>■ 2.2 Investment diversification aims at reducing the risk. Which of the following is the most effective for this purpose?</p> <p>a) Buy shares of 10 firms representing different industries</p> <p>b) Buy shares of 10 firms operating in the same industry</p> <p>c) I do not know</p>	<p>H1 H2 H3</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>
<p>■ 2.3 Investing in financial products in currencies other than GBP adds the risk deriving from exchange rate fluctuations between the foreign currency and the GBP. In your opinion, which of the following investments would involve this type of risk?</p> <p>a) Buy US government bonds denominated in USD</p> <p>b) Buy US corporate bonds denominated in GBP</p> <p>c) Buy shares of a French company denominated in GBP</p>	<p>H1 H2 H3</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>
<p>■ 2.4 Illiquid risk of a financial instrument/product occurs when the asset cannot easily and quickly be sold or exchanged for cash without a substantial loss in value. Which of the following investments is the easiest to sell at significant price conditions?</p> <p>a) Investment in derivative financial instruments that are tailored to the individual client and are not transferable</p> <p>b) Investment in listed shares on a regulated market (e.g. stock exchange) and normally traded with significant trading volumes</p> <p>c) Investment in bonds issued by companies, not traded on a recognised market</p>	<p>H1 H2 H3</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>

A10 > Investment experience

<p>■ 3.1 How many transactions with financial products/instruments have you performed in the last year with third party intermediaries?</p> <p>a) None</p> <p>b) Between 1 and 10</p> <p>c) Between 11 and 40</p> <p>d) More than 40</p>	<p>H1 H2 H3</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>
<p>■ 3.2 What was the overall countervalue of the transactions performed in the past year with third party intermediaries?</p> <p>a) Up to 10.000 GBP</p> <p>b) Between 10.000 and 30.000 GBP</p> <p>c) Between 30.000 and 50.000 GBP</p> <p>d) Over 50.000 GBP</p>	<p>H1 H2 H3</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>
<p>■ 3.3 Which financial products have you traded/invested in over the past year with third party intermediaries? (You may choose more than one answer)</p> <p>a) Bonds, Government Securities, Investment Funds, Repurchasing Agreements</p> <p>b) Shares, Finance/Insurance products</p> <p>c) Subordinated bonds, Structured bonds, Closed Funds</p> <p>d) Certificates/Listed Derivatives</p>	<p>H1 H2 H3</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>

A11 > Specific knowledge risk

<p>■ 4.1 There are different types of bonds, depending on the characteristics of the security, the issuer, the duration and the yield. As the complexity increases, the level of risk is higher. Which of the following bonds types have a higher financial risk?</p> <p>a) I do not know</p> <p>b) Structured bonds because they incorporate a derivative contract within a traditional debt instrument.</p> <p>c) Ordinary bonds because they are instruments which have been issued by banks and firms whose repayment, in the event of financial problems for the issuer, takes place following the reimbursement of ordinary creditors.</p>	<p>H1 H2 H3</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>
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■ **4.2 Certificates are financial instruments whose prices are linked to the market value of other financial instruments (one or more), called underlyings. Warrants and Covered Warrants are instruments that give the right but not the obligation to exercise an option on an underlying asset at a pre-determined price (Strike) by or at a certain date. Which of the following statements is correct?** **H1 H2 H3**

- a) I do not know
- b) The warrants and covered warrants provide for the certain collection of a sum of money regardless of the differential between the strike and the price of liquidation
- c) Conditionally protected capital certificates provide for the protection of the invested capital as long as the price of the underlying does not reach the barrier level established at the issue

■ **4.3 Unlisted equities and non-harmonised ETFs are more complex instruments which incorporate additional risks due to their specific characteristics. Which of the following statements concerning these instruments is correct?** **H1 H2 H3**

- a) I do not know
- b) Non-listed shares are riskier instruments compared with listed shares insofar as the issuer company has no information-related obligations as regards the market and there is no official price.
- c) Non-harmonized ETFs comply with EU directives

■ **4.4 Insurance investment products (so-called IBIPS: Insurance Based Investment Products) meet financial and insurance needs; these products have a maturity or a surrender value which are exposed to market fluctuations. Which of the following has greatest financial risk?** **H1 H2 H3**

- a) Index-linked and unit-linked insurance because their value depends on funds o index performances.
- b) Life insurance and Capital redemption operations(with profit policy) which invests in a wider range of asset classes

A12 > Family unit

■ **5.0 How many people are in the family unit who depend on your finances?** **H1 H2 H3**

- a) 1
- b) 2
- c) 3
- d) 4
- e) 5+

A13 > Financial Situation

■ **5.1 Within which of the following bands does your regular monthly income fall?** **H1 H2 H3**

- a) I do not have a regular monthly income
- b) Up to 1,000 GBP
- c) Between 1,001 and 2,000 GBP
- d) Between 2,001 and 3,500 GBP
- e) Over 3,500 GBP

■ **5.2 Within which band do your monthly financial commitments with third party intermediaries fall?** **H1 H2 H3**

- a) I do not have monthly financial commitments with third party intermediaries
- b) Up to 250 GBP
- c) Between 251 and 750 GBP
- d) Between 751 and 2,000 GBP
- e) Over 2,000 GBP

■ **5.3 Within which band do your other regular monthly financial outgoings fall?** **H1 H2 H3**

- a) I do not have other regular monthly outgoings
- b) Up to 250 GBP
- c) Between 251 and 750 GBP
- d) Between 751 and 2,000 GBP
- e) Over 2,000 GBP

5.4 Within which band does your movable property with third party intermediaries fall?

H1 H2 H3

a) I do not hold personal property with third party intermediaries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Up to 20,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Between 20,001 and 50,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Between 50,001 and 150,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Between 150,001 and 300,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f) Over 300,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5.5 Within which band do your real assets fall?

H1 H2 H3

a) I do not own real assets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Up to 15,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Between 15,001 and 75,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Between 75,001 and 200,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Between 200,001 and 300,000 GBP	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f) Over 300,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5.6 Within which band does your residual debt with third party intermediaries fall?

H1 H2 H3

a) I do not have debt with third party intermediaries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Up to 15,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Between 15,001 and 75,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Between 75,001 and 200,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Between 200,001 and 300,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f) Over 300,000 GBP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

A14 > Investment Objectives and propensity to risk

6.1 What is your investment timeframe, or that is, for how long are you willing to maintain your financial investments?

H1 H2 H3

a) UP to 18 months (short term period)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Up to 18 months, limiting any investments in the medium/long term period to 20% of your portfolio (primarily short term period)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Up to 60 months (medium period)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Up to 60 months limiting any investments in the longterm to 30% of your portfolio (primarily medium-term period)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Over 60 months (primarily or entirely long period)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6.2 Can you specify what is driving your choice in relating to the timeframe?

H1 H2 H3

PLEASE NOTE: only answer where the client has reached 80 years of age

a) For the purposes of estate planning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Supplementation of income by way of a coupon payment so as to maintain standard of living	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) None of the above	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7.1 Bearing in mind that the value of your portfolio will fluctuate over time, what is the margin of fluctuation which you are willing to accept?

H1 H2 H3

a) Fundamentally stable performance of the value of the capital invested: limited risk of loss and expected return	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Contained fluctuation of value of capital invested: moderate risk of loss and expected return	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Average fluctuation of value of capital invested: significant risk of loss and expected return	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Heightened fluctuation of value of capital invested: heightened risk of loss and expected return	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7.2 What would be your reaction should the value of your portfolio reduce significantly?

H1 H2 H3

a) I would disinvest the entire position	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) I would partially disinvest the position	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) I would not disinvest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) I would increase the position	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7.3 What is the aim of your investment (investment objectives)?

H1 H2 H3

- a) Keep the capital with a return which allows for inflation to be covered for the purpose of safeguarding the purchasing power.
- b) Moderate growth of invested capital, with constant periodic cash flows.
- c) Significant growth of invested capital

A15 > ESG Thematics

SUSTAINABILITY PREFERENCES

Sustainable investment: An investment in an economic activity that contributes to an environmental objective, measured, for example, through key resource efficiency indicators concerning the use of energy, the use of renewable energies, the use of raw materials and water resources or an investment in an economic activity that contributes to a social objective, in particular an investment that contributes to the fight against inequality, or that promotes social cohesion, social integration, provided that such investments do not bring significant damage to any of these objectives and that the companies benefiting from such investments have their respective good governance practices, in particular with regard to sound management structures, relationships with personnel, remuneration of personnel and compliance with tax obligations (ie factors " ESG " - Environmental, Social and Governance).

8.1 To what extent do you believe that your portfolio should contain products which follow esg thematics/which esg ranking should your portfolio have

H1 H2 H3

- a) not at all
- b) to a small degree
- c) to a reasonable degree
- d) on a consistent basis

A16 > Consequences of refusal to provide information (Sections A8 - A10)

I/We declare that I/we refuse to provide information requested, and also that I/we have understood that, in accordance with current legislation, the Bank is required to obtain information relating to my knowledge and experience in respect of investments in financial instruments, to do the assessments required by law. If the instruments or services that I/we have requested are inappropriate, based on the information provided, the Bank will notify us. I/We understand that the decision not to provide the information required, or the failure to provide it, will prevent the Bank from assessing, in the best interests of the client, if the instruments or services are appropriate for us.

H1 H2 H3

I/We expressly confirm that any information referred to in Sections **A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, A15, A16** is, to the best of our knowledge, true and accurate and I/we undertake to promptly notify the Bank of any changes. The information provided by each Accountholder is provided in connection with this Agreement.

Signature 1

Signature 2

Signature 3

Date _____ Place _____

A17 > Fineco Debit Cards

I/We agree that the issuance of Fineco Visa Debit Card shall be subject to prior assessment by the Bank, which reserves the right to decline requests received. If successful, the Fineco Visa Debit Card will be delivered inactive for security reasons; the card activation can be done directly on the site www.finecobank.com. I/We request the following Debit Card to be issued. I/We declare that I/we have received, read and understood the Fact Sheet concerning the requested Fineco Visa Debit Card, as part of this Agreement.

	H1	H2	H3
Fineco VISA Debit (Fact Sheet N _____)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fineco VISA Debit EUR (Fact Sheet N _____)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I don't want any cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

A18 > US Person (*)

I declare to be:

H1

H2

H3

NON US PERSON

NON US PERSON

NON US PERSON

(*) Us Person = resident of the United States of America for tax purposes.

Non-US Person = not a resident of the United States of America for tax purposes.

As a "Non-US Person", I/we declare not to be American citizens and not to reside in the United States. I/We confirm that we have not spent or plan to spend a total of at least 183 days during the current year or in the previous two years in the United States, I/we was/were not resident in the United States in the current year or in the previous two years with regular Visa, and I/we am/are not in possession of "Green Card". I/We don't have any relatives residing in the United States.

I/We also declare that the Bank has no reporting obligations to US tax authority in relation to the income received in Italy. As a "Non-US Person" I/we declare to be the real beneficiaries of the assets and incomes which the report refers. I/We confirm that the statement above is true and correct and understand that I/we are liable for any loss incurred by the Bank as a result of incorrect US Person Status provided by us.

Change of status to "US Person"

If even one Accountholder's status changes, for whatever reason, from "Non-US person" to a "US person", i.e. if the statement in that respect already made to the Bank becomes inaccurate, you must immediately notify to the Bank. For all the details on how to do this you must contact the Customer Care toll free number at 0800 640 6667.

If the accountholders do not comply with the Bank's instructions, they automatically and irrevocably authorise the Bank to sell their US assets held in their own portfolio in accordance with the industry best practice and without any notification. The relevant taxes will be applied and deposited to the US fiscal authorities (Internal Revenue Service – IRS). The withheld amount (backup withholding tax) will be calculated on the gross income of these investments, according to "Qualified Intermediary Agreement" stipulated between the Bank and the IRS. The accountholders renounce unreservedly their rights to any claim against the Bank and undertake to indemnify the Bank for any loss related to the sale of these US assets under these arrangements.

A19 > Custody (to be completed only if you apply for a Joint Account).

I/We require the activation of the following securities portfolios:

- No sub-categories (sole custody for all joint applicants)**
- With sub-categories (divided into sub-portfolio)**

In case of sub-portfolio opening, registered securities will be placed in the sub-portfolio related to the individual joint account holder owner of the securities. I/We confirm all the information specified explicitly in Sections **A17, A18, A19** are true and correct.

Date _____ Place _____

Signature 1 _____ **Signature 2** _____ **Signature 3** _____

A20 > Privacy

The Bank ensures maximum safety in the use of personal data. I/We understand that it is necessary for the Bank to process our personal data in order for us to receive the Service and for compliance with law. I/We have read and understood the privacy policy defined in accordance with article 13 of Regulations (EU) 2016/679 and I/we are conscious that I/we have the right to easily withdraw my/our consent at any time and I/We confirm that I/We agree:

P1 - To the processing of data for the promotion/sale of products and services of the bank, UniCredit Group or third party companies, made through letters, landline and/or mobile phone, advertising material, automated communication systems, e-mail, messages such as multimedia Messaging Service (MMS) and SMS (Short Message service), etc. (Paragraph 2, point C of the Privacy Policy)

H1	H2	H3
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

P2 - To the processing of data for the promotion and sale of products and services of FinecoBank S.p.A., of the UniCredit group or of third parties specifically identified, accomplished through the elaboration and analysis of information about preferences, habits, choices of consumption, aimed at splitting the interested parties into "profiles", or in homogeneous groups for specific behaviors or characteristics (i.e. customer profiling). This treatment can also be carried out through the crossing of data with new information acquired through the use of third parties (i.e. enrichment), according to the modalities indicated in this informative. (Paragraph 2, point C of the Privacy Policy)

<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
--	--	--

Finally, I/we declare our consent to the processing of sensitive data collected by the Bank as a result of specific requests for services and transactions the customer relationship (for example: payment of dues to political parties or trade unions, associations transfers etc.), always in so far as it is required for the specific objective pursued by the requested service or transaction. I/We are aware that unless such consent is received by the Bank, the Bank will not enter into the Agreement.

Date _____ Place _____

Signature 1 _____ **Signature 2** _____ **Signature 3** _____

A21 > Entry into the Agreement

Whereas:

- 1.** I/We have been informed of the right to cancel the Agreement within the meaning of the Directive 2011/83/EU on consumer rights within 14 days after conclusion of the Agreement.
- 2.** I/We have been provided with the "Other important information" document and its annexes (Terms of Business, Section 4), the Conflict of Interests Policy (Terms of Business, Section IV, Annex II), which I/we expressly approve. I/We have also been provided with and agree to the Order Execution Policy referred to in Section **A1**, par. 1(c) (iv), which, among other things, provides for the possibility that orders relating to financial instruments, are executed outside of a regulated market or an MTF.
- 3.** I/We have taken notice of the rules governing this Agreement, which I/we fully approve. I/We receive and store copies of the Fact Sheet listing all the economic conditions and general conditions governing the relations and services with the Bank containing the following terms and conditions: Section 1 - contract provisions applicable to all services by the Bank (General Terms); Section 2 - rules governing specific services; Section 3 - Data Protection Provisions; Section 4 - Other Important Information; Annex I - Order Execution Policy, Annex II - Managing conflicts of interest policy information; Annex III - Understanding Financial Instruments and Associated Risks; and Annex IV - Client Classification.
I/We am/are aware that the Bank has the right to modify the Agreement as described in the Terms of Business, save for our right to terminate the Agreement. In the case of joint accounts, each Accountholder can carry out any act of disposal, without exception, including transaction for himself/herself and/or other joint Accountholders or any third party.
- 4.** I/We are aware that the Bank, before the provision of investment services, as required by the relevant laws, must ask for an update in relation to its clients' knowledge and experience regarding investments in financial instruments, for the purpose of evaluating the appropriateness of the requested services in the client's best interests. To facilitate this, I/we have filled out the relevant form of this Agreement (MiFID Questionnaire Sections **A8 - 15** that I/we undertake to promptly communicate to the Bank any changes to the information contained in it by accessing the client area of the website www.finecobank.com

I/We request the Bank to open an Account in Sterling, Euros, US Dollars and Swiss francs, and activate the services relating to safekeeping and administration of financial instruments, reception and transmission of orders, executing orders on behalf of clients, trading against proprietary capital of the Bank, as well as any other services as indicated above.

Furthermore I/we request the Bank to provide the Interest-bearing portfolio service, as described in the Terms of Business.

I/We note that the Terms of business for FinecoBank Services in the United Kingdom are fully reflected in the Fact Sheet and expressly confirm that I/we have read and approved all of the above conditions in the box **A21**.

I/We look forward to the acceptance of this proposal by the Bank and confirmation of service activation.

Date _____ Place _____

Signature 1 _____ **Signature 2** _____ **Signature 3** _____

A22 > Tax exemption

- I/we declare to have read the tax exemption conditions and are required to provide the data as beneficial owner below
- I/we declare to have read the tax exemption conditions and are NOT required to provide the data requested below

	H1	H2	H3
BENEFICIAL OWNER			
1. Cod.	1) individual	1) individual	1) individual
2. Full Name			
3. Managing Company Name			
4. Date of Birth			
5. City of Birth			
6. Country of Birth			
7. Identification Number			
8. Cod.	the identification number has been issued by the Tax authority or other authorised country of residence	the identification number has been issued by the Tax authority or other authorised country of residence	the identification number has been issued by the Tax authority or other authorised country of residence
9. Full Address			
10. Postal Code			
11. City			
12. Country			
13. Country Code			

Declaration – Request of the beneficiary or the legal or voluntary representative.

I/We declare that the individual whose name is indicated in box A1 of this application is the beneficial owner of the tax-exempted income and that:

- (i) He/She is resident in the country indicated above;
- (ii) He/She is not resident in Italy according to art. 2 of Italian consolidated tax act, approved with Presidential Decree 22 December 1986, nr. 917;

Date _____ Place _____

Signature 1 _____ **Signature 2** _____ **Signature 3** _____

Space reserved to the Bank - BANK'S ACCEPTANCE

The Bank has received your proposal - reproduced here in copy - which the Bank subscribes to full acceptance.

Reggio Emilia, _____
 Signature for acceptance
FINECOBANK S.P.A.

A23 > Supplemental Contract for Derivatives Trading Services

With reference to derivatives trading service, which is governed by a specific contract (Supplemental Contract for Derivatives Trading Services), I/we acknowledge that:

1. The Bank has made available in good time its regulatory and economics conditions version _____ as well as General Information on Services/Products* version _____.
2. I/we received detailed information concerning the nature and risks of derivatives trading, as well as adequate information concerning the nature, risks, and operation of trading derivatives on margin including an explanation of the leverage effects and its impact upon the the nature and risks of such trading. In this regard, referring to the CFD (as defined in the contract) the Bank has made available special product specification sheets for each type of CFD processed. I/We have read and understood the Risk Warning as described in the Preamble of the Derivatives Trading Contract.
3. I/we am/are aware that: a) the Bank may act in the capacity of principal or in the capacity as agent for the execution of derivatives transaction with or for me/us and may also use third-party intermediaries for the purposes of executing orders; b) the execution of transactions covered by the Derivatives Trading Contract is subject to the rules, regulations, and legitimate actions of the Markets where such transactions are executed and the terms required by any clearing house or central counterparty in relation to such transactions and therefore any amendment of such rules and regulations may automatically result in an amendment of the provisions of this Derivatives Trading Contract.
4. I/we have been previously informed of the right to cancel the Supplemental Contract for Derivatives Trading Services within 14 days after the conclusion of the contract, without penalty.
5. The opening of the Account with the Bank is essential and necessary for the operation in derivatives. The contract is concluded in the UK when I/we receive - at the email address supplied in section **A2** - a copy of it duly signed by the Bank as acceptance.
6. I/we have provided the Bank as requested, information concerning my/our knowledge and experience of investing and trading products. For this purpose, I/we acknowledge that the MiFID questionnaire has been duly completed as per section A8, A9, A10, A11, A12, A13, A14, A15 and will be immediately updated by me/us in the event of any changes concerning the information provided by accessing the client area of the Bank's website (www.finecobank.com). I/we acknowledge that I/we will not be able to commence any activity on derivatives on my/our Account unless I/we have completed MiFID questionnaire and satisfactorily passed the test for trading on derivatives.

I/We require the provision of the derivatives trading service. I/We have taken notice of the economic and regulatory conditions incorporated into the Derivatives Trading Contract version _____ as well as General Information on Services/Products _____ which I/We fully approve.

I/We look forward to the acceptance of this proposal by the Bank and confirmation of service activation.

I/We do NOT require the provision of the derivatives trading service.

Date _____ Place _____

Signature 1 _____ **Signature 2** _____ **Signature 3** _____

Space reserved to the Bank - BANK'S ACCEPTANCE

The Bank has received your proposal - reproduced here in copy - which the Bank subscribes to full acceptance.

Reggio Emilia, _____
 Signature for acceptance
FINECOBANK S.P.A.