LEGAL INFORMATION SHEET /
CLIENT RELATIONSHIP ENTRY DOCUMENT (DER)

This sheet (or **DER** — *Document d'Entrée en Relation*, i.e. "Client Relationship Entry Document"), is an essential element of the relationship between the client and their adviser. It summarises all the legal information the adviser must provide to you upon entering into the relationship. It is a complement to the firm's commercial brochure. Having chosen, or being about to choose, to entrust your affairs to a regulated and supervised professional, you should keep the following information in mind:

THE COMPANY

Name or Corporate name: Riviera Multifinance

SARL (French limited liability company) with share capital of €20,000

Registered office address: 479 Corniche des Primevères, 06210 Mandelieu, France

Telephone: +33 (0)6 98 43 65 25

Email address: info@riviera-multifinance.com

Website: www.riviera-multifinance.com

SIREN number: 481 676 625 RCS Cannes — NAF/APE code: 7022 Z

Intra-Community VAT number: FR32481676625

LEGAL STATUS AND SUPERVISORY AUTHORITIES

Your intermediary is registered with the Single Register of Insurance, Banking and Finance Intermediaries (**ORIAS** — Registre Unique des Intermédiaires en Assurance, Banque et Finance) under registration number 07 004 970 (you may verify this registration on the ORIAS website: https://www.orias.fr/welcome) in respect of the following regulated activities:

CIF (*Conseiller en Investissements Financiers*, i.e. Financial Investment Adviser) — able to provide investment advice on a **non-independent basis** within the meaning of Article 325-5 of the AMF General Regulation (**RGAMF**), registered with the French National Association of Financial Advisers (**ANACOFI-CIF**) under number E001615, an association approved by the French Financial Markets Authority (**AMF** — *Autorité des Marchés Financiers*), postal address: 17 Place de la Bourse, 75082 Paris Cedex 02, website: www.amf-france.org. This activity is subject to AMF supervision.

IAS (*Intermédiaire en Assurance*, i.e. Insurance Intermediary): an insurance intermediary in the category of **Insurance Broker working with a limited number of insurance companies (Type B)**, pursuant to Article L521-2 II of the French Insurance Code (*Code des assurances*), not subject to any contractual obligation to work exclusively with one or more insurance undertakings. The level of advice that may be provided is **Level 1**: advice consisting of proposing a contract consistent with the requirements and needs expressed by the client.

IOBSP (*Intermédiaire en Opérations de Banque et en Services de Paiements*, i.e. Intermediary in Banking Transactions and Payment Services), in the **broker** category.

Advisory service on residential mortgage credit agreements: your intermediary provides an **independent advisory service** within the meaning of Article L519-1-1 of the French Monetary and Financial Code (*Code monétaire et financier*) and may use the designation of "**independent adviser**" (*conseiller indépendant*). The recommendation provided under this service covers a broad range of credit agreements available on the market. The client will be required to pay fees for this independent advisory service; the amount, or failing that the method of calculation, will be communicated before the conclusion of the service agreement.

The IAS and IOBSP activities are subject to the supervision of the French Prudential Supervision and Resolution Authority (**ACPR** — *Autorité de Contrôle Prudentiel et de Résolution*), postal address: 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, website: https://acpr.banque-france.fr/

With respect to its IAS and IOBSP activities, your intermediary is a member of the professional association approved by the ACPR: **ANACOFI-COURTAGE**.

It furthermore acts as a **banking and financial canvasser** (*démarcheur bancaire et financier*) on behalf of the following establishment: Entrepreneur Invest.

Real estate agent authorised to carry out transactions on buildings and business assets, professional card (*Carte T*) N° CPI 0605 2016 000 009 004 issued by the CCI Nice Côte d'Azur (Alpes-Maritimes) — **may not receive any funds, instruments or valuables**. This activity is subject to the supervision of the French Directorate-General for Competition Policy, Consumer Affairs and Fraud Control (**DGCCRF**).

PROFESSIONAL INDEMNITY AND FINANCIAL GUARANTEES

In accordance with the law and the ANACOFI-CIF code of conduct, your adviser holds Professional Indemnity Insurance and a Financial Guarantee sufficient to cover its various activities. These guarantees comply in particular with the requirements of the French Monetary and Financial Code and the French Insurance Code.

Underwritten with: **Zurich Insurance Europe AG** — 112, Avenue de Wagram, 75017 Paris

Policy number: N° 7400026945, for the following amounts:

	CIF	IAS	IOBSP	REAL ESTATE
Professional Indemnity Insurance	€1,000,000	€2,500,000	€2,000,000	€1,000,000
Financial Guarantee	—	€115,000	€115,000	€110,000

Your intermediary has fully committed to complying with the ANACOFI-CIF code of conduct (*code de bonne conduite*), available at the association's head office or on www.anacofi.asso.fr or https://www.anacofi-cif.fr/

In its process for selecting the financial instruments that will be proposed to you, our firm takes into account sustainability factors such as: environmental, social and staff-related matters, respect for human rights, and the fight against corruption and bribery.

BANKING AND CREDIT INSTITUTION PARTNERS

Name	Nature	Type of agreement	Method of remuneration
AXA Banque	Bank	Canvassing agreement	Client
Banque Rothschild	Bank	Partnership agreement	Client

INSURANCE UNDERTAKINGS AND OTHER PROVIDERS

Name	Nature	Type of agreement	Method of remuneration
Vie Plus	Insurer	Brokerage agreement	Retrocessions
Axa Thema	Insurer	Brokerage agreement	Retrocessions
Wealins	Insurer	Brokerage agreement	Retrocessions
Entrepreneur Invest	FIP-FCPI-FCPR	Canvassing agreement	Retrocessions
NS Partners Europe	OPCVM / FIA (UCITS/AIF)	Distribution agreement	Retrocessions
Ceres Conseil	LNMP	Partnership agreement	Retrocessions
LB2S	LNMP	Partnership agreement	Retrocessions

The list of other partners will be provided upon simple request from the client. A table appended to this document (Annex 1) allows you to view the full list of product providers with which Riviera MultiFinance works, together with the type of agreement and the method of remuneration applied with each.

BILLING METHOD AND REMUNERATION OF THE PROFESSIONAL

Applicable fees and charges

Financial investment advisory and wealth-management audit services may be invoiced as professional fees, excluding VAT (HT) and including VAT (TTC), which will be presented to you in a comprehensive engagement letter, calculated on an hourly-rate basis or as a flat fee depending on the type of engagement entrusted.

Base hourly rate: **€200 excl. VAT, i.e. €240 incl. VAT (VAT 20%)**. Depending on the complexity of the engagement entrusted, more precise pricing information will be provided to you in the proposed engagement letter (*lettre de mission*).

Furthermore, under its status as a **non-independent** firm, you are informed that Riviera MultiFinance may receive retrocessions of commissions on all financial products or investment services recommended by its intermediary, net of the portion retained by the company that authorises it to market the product. The adviser may retain these commissions. In this context, the adviser evaluates a **restricted range of financial instruments**.

As part of client support, more precise information will be provided at a later stage upon simple request, once the products chosen by the client are known.

Banking intermediation and payment services brokerage

With regard to banking intermediation and payment services brokerage transactions, remuneration is set by the banking intermediation and payment services brokerage mandate. It is defined according to two methods:

1. Remuneration by the banking establishment
2. Remuneration by the client

We remind you that, pursuant to Article L519-6 of the French Monetary and Financial Code: *"It is prohibited for any natural or legal person who contributes, in any capacity whatsoever and in any manner whatsoever, directly or indirectly, to obtaining or granting a monetary loan, to receive any sum representing a deposit, commission, research fees, canvassing fees, file-preparation fees or any other intermediation fee, before the effective payment of the loaned funds. It is likewise prohibited, before the delivery of the funds and a copy of the deed, to present bills of exchange to the borrower for acceptance, or to have them sign promissory notes, in payment of intermediation fees or commissions."*

We have informed you that entering into the credit agreement may have serious consequences for your financial situation and, where applicable, for assets pledged as security. In the event of non-payment relating to the credit(s) applied for, you could become liable to the lending institution for the outstanding capital plus late-payment interest and an indemnity.[1]

[1] The intermediary must draw the client's attention to the consequences that entering into the agreement may have on their financial situation and, where applicable, on assets pledged as security.

Remuneration for the IAS activity

With respect to its insurance intermediation activity, Riviera MultiFinance is remunerated by commissions paid by partner insurance undertakings, incorporated into the contract's charges. The amount of this remuneration, or its method of calculation, will be communicated to you before you subscribe to the contract. Where fees are payable by the client, their amount or calculation method is communicated to the client beforehand.

Remuneration for the real estate activity

The maximum intermediation fees charged are **8% excl. VAT, i.e. 9.60% incl. VAT**, of the sale price. The final amount of the fees is specified in the mandate concluded with the client.

INFORMATION ON MEANS OF COMMUNICATION

As part of our contractual relationship, we may communicate by post or by any means of telecommunication.

The means of communication used between the CIF and the client are:

— Email

— Telephone
— Post
— Video conference

PROTECTION OF PERSONAL DATA

In the course of our professional relationship, we are required to collect, process and hold information concerning you.

The personal data you provide to us in connection with our Wealth Management Advisory (*Conseil en Gestion de Patrimoine*) activity and the services we offer you are collected and processed by **Stéphane CHAMOURET** as data controller within the meaning of the provisions of the General Data Protection Regulation (**GDPR**).

This personal data is collected, as applicable, on different legal bases (your consent, contractual necessity, compliance with a legal obligation and/or the legitimate interest of the data controller).

Data recipients: the adviser, its employees or authorised staff involved in collecting or processing client data, the firm's partners (product providers, insurance companies, credit institutions and suppliers listed above), the provider of the customer relationship management (CRM) tool, the supervisory authorities (AMF, ACPR, DGCCRF, TRACFIN) and the professional associations (ANACOFI-CIF, ANACOFI-COURTAGE).

Retention periods: data is retained for the entire duration of the contractual relationship, then archived for **five (5) years** after the end of the business relationship for CIF and IAS activities, and **ten (10) years** for the real estate activity — unless shorter or longer periods are specifically provided for, in particular in the event of a dispute.

Regarding your relatives, please keep them informed of the terms of this processing of their personal data.

You have a right of access, rectification and restriction, as well as a right of objection and data portability, in accordance with the law. If you wish to exercise these rights, you may contact us at: info@riviera-multifinance.com

You also have the right to lodge a complaint with the CNIL (French Data Protection Authority).

Complaints handling: (Article 325-23 of the AMF General Regulation and ACPR Recommendation of 9 May 2022)

HOW TO CONTACT THE FIRM

For any complaint, your adviser (or the firm's complaints department) may be contacted as follows:

Postal address of the person responsible for complaints:

Stéphane CHAMOURET, RIVIERA MULTIFINANCE — 479 Corniche des Primevères

06210 Mandelieu, France

By telephone: +33 (0)6 98 43 65 25

Or by email: info@riviera-multifinance.com

Clients or prospects who submit a complaint in writing will receive a letter in response.

Complaints handling

Your adviser undertakes to handle your complaint within the following timeframes:

— A maximum of ten (10) business days from the sending of the complaint, to acknowledge receipt, unless the response itself is provided to the client within that period;

— A maximum of two (2) months between the date the complaint is sent and the date the response is sent to the client, save in the event of particular, duly justified circumstances.

Until the client is satisfied, the complaint is considered "open", giving rise to a "follow-up" action or a "copy of the last letter" sent to the client, or a meeting is proposed by post.

Where adjustments to procedures or communication could prevent the same complaint from recurring, such adjustments will be implemented immediately.

In all cases, should the client's dissatisfaction persist, an invitation to contact a mediator will be offered so that the mediator may assist in resolving the complaint. Their contact details are set out below.

HOW TO CONTACT A MEDIATOR

If the complaint cannot be resolved within the firm, it may be submitted as follows:

Competent mediator — disputes with a business (B2B): ANACOFI Mediator — 54 Av du Général Leclerc, 92100 Boulogne-Billancourt, France.

Competent mediator — disputes with a consumer (B2C):

For CIF activities: **M. Rémi BOUCHEZ — AMF Mediator** — Autorité des Marchés Financiers, 17 Place de la Bourse, 75082 Paris Cedex 02 (website: https://www.amf-france.org/fr/le-mediateur-de-lamf/votre-dossier-de-mediation/vous-voulez-deposer-une-demande-de-mediation) in the event of a dispute with a consumer relating to activities under the CIF status.

With the ACPR, Insurance Mediation (*La Médiation de l'Assurance*), TSA 50110, 75441 Paris Cedex 09, website: http://www.mediation-assurance.org/saisir+le+mediateur, in the event of a dispute with a consumer relating to IAS activities;

With the Consumer Mediation service — ANM Conso — 25 Allée Rose Dieng Kuntz, 75019 Paris (website: https://www.anm-conso.com/page-saisine.php), for IOBSP and real estate activities.

Failing resolution, the dispute may be brought before the competent courts.

Supervisory authorities

For the financial investment advisory activity: **AMF** — Autorité des Marchés Financiers — 17 Place de la Bourse, 75082 Paris Cedex 02, France.

For the insurance intermediation and banking/payment services intermediation activities: **ACPR** — Autorité de Contrôle Prudentiel et de Résolution — 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France.

The Client	**The Adviser**
Name:	Name:
First name:	First name:
Place:	Place:
Date:	Date:
Signature:	Signature:

Drawn up in two originals, one of which has been handed to the client.