



Riviera MultiFinance

Legal Information Sheet / Document for Establishing a Relationship (DER)

This document (or DER) is an essential element of the relationship between the client and their advisor.

It summarizes all the legal information the advisor must provide at the beginning of the relationship. It complements the advisor's commercial brochure.

You have chosen, or are about to choose, a regulated and monitored professional to assist you, so you should keep the following information in mind:

THE COMPANY

Company Name: Riviera Multifinance

Legal Status: SARL with a capital of €20,000

Head Office Address:

Résidence Riviera Palace

5 Rue de Lérins

06400 Cannes

Phone: 04 93 00 12 84

Fax: 04 89 88 65 21

Email: info@riviera-multifinance.com

Website: www.riviera-multifinance.com

SIREN Number: 481676625 RCS Cannes

NAF/APE Code: 7022 Z

VAT Number: FR32481676625

LEGAL STATUSES AND SUPERVISORY AUTHORITIES

Here is the English translation of the text you provided:

Your intermediary is registered in the Single Register of Insurance, Banking, and Finance Intermediaries (ORIAS) under registration number **07 004 970** (You can verify this registration on the ORIAS website: <https://www.orias.fr/welcome>) for the following regulated activities:

- **CIF (Financial Investment Advisor)**: Authorized to provide non-independent investment advice within the meaning of Article 325-5 of the AMF General Regulation (RGAMF), registered with the *National Association of Financial Advisors – CIF (ANACOFI-CIF)* under number **E001615**. This association is approved by the *Financial Markets Authority (AMF)*.
 - Mailing address: 17 Place de la Bourse, 75082 Paris Cedex 02
 - Website: www.amf-france.org
- **IAS (Insurance Intermediary)**: Acts as an insurance broker working with a limited number of insurance companies (Type B), in accordance with Article L520-1 II 1°, and is not contractually bound to work exclusively with one or more insurance companies.
- **IOBSP (Intermediary in Banking Transactions and Payment Services)**: Acts in the category of broker.

The IAS and IOBSP activities are subject to supervision by the **Prudential Supervision and Resolution Authority (ACPR)**:

- Mailing address: 61 rue Taitbout, 75436 PARIS Cedex 09
- Website: <http://www.acpr.banque-france.fr/accueil.html>

Additionally, the intermediary acts as a **banking and financial solicitor** on behalf of the following institutions:

- *Entrepreneur Venture Gestion*
- *GE Money Bank*

Finally, he is a **licensed real estate agent**, authorized to conduct transactions involving real estate and business assets, under license **T No. CPI0605 2016 000 009 004**, issued by the *CCI Nice Côte d'Azur (Alpes-Maritimes)*.

Note: He is not authorized to receive any funds, negotiable instruments, or securities.

Here is the English translation of the section titled "**GARANTIES**":

GUARANTEES

In accordance with the law and the ANACOFI-CIF Code of Conduct, your advisor has sufficient **Professional Civil Liability** and **Financial Guarantee** coverage for their various activities. These coverages comply with the requirements of the **Monetary and Financial Code** and the **Insurance Code**.

Underwritten with:

Zurich Assurance PLC — 112, Avenue de Wagram, 75017 Paris

Policy numbers: No. 7400026945 for the following coverage amounts:

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

Your intermediary has committed to fully comply with the **Code of Conduct of ANACOFI-CIF**, which is available at the association's headquarters or online at www.anacofi.asso.fr.

PARTNER COMPANIES, CREDIT INSTITUTIONS, INSURANCE COMPANIES, AND OTHER PROVIDERS

An appendix to this initial relationship document allows you to see the complete list of providers that **Riviera MultiFinance** works with, as well as the type of agreements and remuneration methods applied with them.

Here is the English translation of the section titled "**MODE DE FACTURATION ET REMUNERATION DU PROFESSIONNEL**":

BILLING METHOD AND PROFESSIONAL REMUNERATION

Details of the different rates and fees charged:

Services related to **financial investment advice** and **asset audits** may be subject to invoicing in **pre-tax and tax-included fees**. These will be presented to you in a comprehensive **engagement letter** and calculated either at an **hourly rate** or in the form of a **flat fee**, depending on the type of assignments entrusted.

Furthermore, as a **non-independent advisory firm**, you are informed that **Riviera MultiFinance** may receive **commission rebates** on all financial products or investment services recommended through its intermediary—after deduction of the portion due to the company that authorizes the distribution of the product.

As part of client support, more detailed information will be provided later upon simple request, once the client's selected investment options are known.

INFORMATION ON COMMUNICATION METHODS

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

The modes of communication used between the Financial Investment Advisor (CIF) and the client are:

- Email
- Telephone
- Postal mail
- Videoconference

Here is the English translation of the section titled "**PROTECTION DES DONNÉES PERSONNELLES**":

PERSONAL DATA PROTECTION

As part of our professional relationship, we may collect, process, and hold information about you.

The personal data you provide to us in the context of our **Wealth Management Advisory** activity and the services we offer are collected and processed by **Stéphane CHAMOURET** in the capacity of **Data Controller**, in accordance with the provisions of the **General Data Protection Regulation (GDPR)**.

These personal data are collected, depending on the case, based on different legal grounds (your **consent**, **contractual necessity**, **compliance with a legal obligation**, and/or the **legitimate interest** of the Data Controller).

Regarding your relatives, we kindly ask that you inform them about the terms of this data processing.

The data collected about you and your relatives will be retained for the entire duration of our contractual relationship, and then archived for a period of **10 years**, unless shorter or longer periods are specifically provided for, particularly in the event of a dispute.

You have the right to **access**, **rectify**, and **restrict** this data, as well as the right to **object** to its processing and to **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 file a complaint with the **CNIL** (French Data Protection Authority).

Complaint handling: (Article 325-12-1 of the RGAMF and AMF Instruction No. 2012-07 dated 13/07/12 – Updated 24/04/13 and 20/11/13)

Here is the English translation of the section titled "**MODALITÉS DE SAISIE DE L'ENTREPRISE**":

HOW TO CONTACT THE COMPANY

For any complaint, your advisor (or the company's complaints department) can be contacted using the following methods:

Postal address of the company's complaints manager:

Stéphane CHAMOURET

RIVIERA MULTIFINANCE

Résidence Riviera Palace – 5 Rue de Lérins – 06400 Cannes

By phone: 04 93 00 12 84

By email: info@riviera-multifinance.com

Clients or prospects submitting a complaint in writing will receive a written response.

Complaint Handling:

Your advisor commits to handling your complaint within the following timeframes:

- **Within 10 working days** from receipt of the complaint, to send an acknowledgment of receipt (unless the response itself is provided within this period);

- **Within 2 months** maximum from the date of receipt of the complaint to the date the response is sent to the client, except in the case of duly justified exceptional circumstances.

Until the client is satisfied, the complaint is considered "open," leading to an action such as a **follow-up, copy of the last letter** sent to the client, or a **meeting proposal** made by mail.

If procedural or communication improvements can help prevent the same complaint from recurring, such changes will be implemented immediately.

In all cases, if the client remains dissatisfied, an invitation to contact a **mediator** will be offered to involve them in resolving the complaint. Their contact information is provided below.

Here is the English translation of the section titled **"SAISIR UN MÉDIATEUR"**:

CONTACTING A MEDIATOR

If a complaint is not resolved within the firm, it may be submitted, depending on the case, to:

Mediator competent for disputes with a company:

Address of the mediator of the professional association:

Mediator of ANACOFI-CIF

92 rue d'Amsterdam, 75009 PARIS

Mediator competent for disputes with a consumer:

- **For activities as a Financial Investment Advisor (CIF):**

Mrs. **Marielle COHEN-BRANCHE**, Mediator of the **AMF – Autorité des Marchés Financiers**

17, Place de la Bourse – 75082 Paris Cedex 02

(Website: <https://www.amf-france.org>)

For disputes with consumers related to CIF activities.

- **For Insurance Intermediary (IAS) activities:**

Contact: **La Médiation de l'Assurance**

TSA 50110, 75441 PARIS CEDEX 09

Website: <http://www.mediation-assurance.org/saisir+le+mediateur>

- **For Banking and Real Estate activities (IOBSP and Real Estate):**

Contact: **ANM Conso – Consumer Mediation**

62 rue Tiquetonne, 75002 PARIS

Website: <https://www.anm-conso.com/site/particulier.php>

If mediation fails, 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
- For the activity of **insurance intermediary** and **banking/payment services intermediary**:
ACPR – Prudential Supervision and Resolution Authority
4 Place de Budapest, CS 92459, 75436 Paris Cedex 09

The logo of the French Republic, consisting of the letters 'R' and 'F' in a stylized, serif font, centered within a gray rectangular box.