COLIVINGLIGURIA

Supplementary Contractual Documentation

Attachment F

Financial Management

Unpopulated specimen
Complete document for reviewing structure and default values; it is not intended for execution.

The Company

ColivingLiguria S.r.l.
(Represented by Simone Testino)

Tax & Registration Data:
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REA: SV - 248967

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The Signatory

This document is not an independent agreement, but a technical/regulatory Attachment subordinate to the Main Contract:

Main Contract (Ref.):

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The complete biographical data, contact details, and signatures of the Signatory are fully reported in the Main Contract identified above, to which this Attachment makes indissoluble reference.

Privacy Notice (GDPR):
Any personal data contained in this Attachment and in its related Principal Document are processed pursuant to EU Regulation 2016/679 (GDPR), according to the applicable privacy attachment and the rules referenced in the Principal Document. The applicable disclosure classification is stated in the cover notice.

Courtesy Notice:
AI-generated translation for informational purposes only. The Italian version is the sole legally binding document.

Place: Cairo Montenotte · **Date:** July 29, 2026

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Binding Vocabulary of the Attachment

The contractual terms below apply solely to delimit this Attachment. Terms already defined by law or by the Principal Document retain the meaning arising from the applicable source and are not redefined.

Term	Applicable definition
Fiduciary Deposit	the amount delivered to the Company as security for identified obligations, which is not consideration, a confirmatory deposit, or a real-estate enjoyment title unless otherwise classified by law or a separate instrument;
Guarantee Fund	the contractual account formed by the Fiduciary Deposit and validly credited increases, accounted for separately from amounts definitively due to the Company;
Register of Pendencies	the itemised and updatable statement of amounts claimed, disputed, established, set off, paid, or refundable, each linked to an identifiable basis;
Disputed Amount	an amount against which the Signatory has made a specific and not manifestly spurious objection before final set-off;
Provisional Reserve	the temporarily unavailable share, specific and proportionate to an outstanding assessment, which is neither a final determination nor a transfer of the amount to the Company;
Final Statement	the document summarising payments, charges, reserves, set-offs, and refundable balance upon closure;
Separate Instrument	any autonomous instrument governing a different relationship, including a real-estate relationship, which is neither created nor replaced by this Attachment.

Att. F Configuration

Security Deposit

Important Note: These funds are configured as a **refundable fiduciary deposit**, not as consideration, unless the facts or mandatory provisions require a different classification. The balance is returned according to the statement, the permitted deductions only, and the deadlines in **Att. F**.

The Signatory deposits as a guarantee the sum of: **€ 200,00**
Minimum Security Threshold - Minimum Value: **€ 100,00**

- ☐ **Concurrent Payment (Receipt):** The amount has already been received by a traceable method, and the Company issues a receipt identifying date, amount, payment reference, and method. Signature of this template alone does not prove receipt where those elements do not appear in the individual document or a separate receipt.
- ■ **Deferred Payment - Condition Precedent** Until the amount is actually credited, only the permissions expressly subject to the deposit remain suspended; preparatory duties, confidentiality, asset protection, and mandatory rules operate under the Principal Document. Crediting does not constitute a real-estate title.
- **Suggested Reference:** Individual Agreement code stated in the official instruction.

Interest Regime

- ☐ **Configured regime:** the checkbox indicates the contractual application of interest. If unchecked, the deposit is configured as non-interest-bearing unless the actual classification of the relationship or a mandatory rule requires interest; no checkbox constitutes an advance waiver.

Type of Relationship

- ☐ **Payment Provided:** The relationship provides for the payment of participation quotas or fees.
- ■ **No Payment Provided:** The relationship does not provide for any payment of fees, rents, or quotas (except for the security deposit).

Protected Payment Instruction

Beneficiary, full bank details, amount, and payment reference appear only in the Individual Agreement or in a verifiable instruction from an official Company contact. The general template does not publish IBANs or personal bank details. Any account not held in the Company's name requires the specific conditions and checks stated in Att. F.

Payment Frequency

The parties agree on the following payment modalities:

☐ **Weekly Frequency**	☐ **Monthly Frequency**	☐ **One-off Payment**
Regularly: for each seven-day accounting period, credited at least three days before the period begins.	*Regularly:* for each monthly accounting period, credited at least seven days before the period begins.	The entire agreement fee must be paid in full by the deadline stated in the Individual Agreement.

Guarantee Fund Operations

- ■ Authorization to charge for operational costs.
- ■ Authorization to evidence spending agreements through informal channels, only within the documentary and privacy limits of Att. D.

Additional Notes: ______________________________

This Attachment F exclusively governs the financial management of the separate Reference Agreement between the **Company** and the **Signatory**, establishing a formal Guarantee Fund management system without classifying the substantive nature of the principal relationship.

This Attachment governs exclusively deposits, payments, pendencies, set-off, and refunds under the separate Reference Agreement. It does not deliver real estate, grant possession or enjoyment, establish a duration or guarantee of stay, or turn a deposit, expense reimbursement, or operational contribution into consideration for a real-estate title. Any real-estate relationship remains separate and subject to its own form, registration, and mandatory rules.

Processing of financial data, payment details, receipts, payment references, unpaid amounts, refunds, penalties, and accounting records takes place within the limits of **Att. D**, which is the official privacy notice for the relationship. This Attachment F does not authorise excessive collection of bank statements, banking documents, or personal financial data not necessary for payment, deposit, accounting, or contractual-protection management.

For the purposes of this agreement, two guarantee management instruments are established:

Art. F1 - Guarantee Instruments and Effectiveness

F1.1 Guarantee Fund and Compliance with the Code of Conduct

This fund consists exclusively of the **Fiduciary Deposit** defined in the reference Agreement and any subsequent "Increases". It represents the value that the Signatory entrusts to the Company as a guarantee of compliance with community standards and the integrity of the entrusted equipment.

F1.2 Register of Pendencies

This register is a formal account of all debts that the Signatory accrues towards the Company. It includes, by way of example:

- Unpaid participation fees/reimbursements;
- Late payment penalties (**Att. F**);
- Costs for penalties or damage to the infrastructure;
- Any other sum owed to the Company.

F1.3 Non-Interest-Bearing Nature of the Deposit and Legal Interests

Unless a different mandatory rule applies to the specific Reference Agreement, amounts paid as a Guarantee Fund or Fiduciary Deposit are non-interest-bearing and are returned at nominal value, net only of deductions permitted by this Attachment. Where the relationship's actual classification or a mandatory provision requires interest, it accrues under the law regardless of configuration and this text does not constitute an advance waiver. The Company verifies and applies the correct regime according to the title actually used.

F1.4 Liability Limits

It is strongly reiterated that the Guarantee Fund **does not constitute a limit to the liability** of the Signatory.

The Signatory remains fully responsible for all obligations and compensations. If, at the end of the relationship, the Register of Pendencies exceeds the Guarantee Fund, the Signatory is required to settle the entire difference.

Art. F2 - Contractual Effectiveness and Suspension of Rights

F2.1 Effectiveness and Deposit Condition

The Parties distinguish preparatory effects from the later activation of only those permissions expressly subject to the deposit:

- **Effects upon signature:** preparatory, truthfulness, confidentiality, asset-protection, and data-processing duties operate under the legal bases and limits of **Att. D**, together with the Company's rights strictly necessary to form and verify the package. The Company does not retain excessive document copies or irrelevant financial data.
- **Conditional permissions:** until the Fiduciary Deposit is actually and fully credited, only the permissions which the Configuration or Reference Agreement expressly subjects to that condition remain suspended. Payment activates no other permission and cures no missing condition.

Neither the deposit nor this attachment constitutes delivery, an access title, or a real-estate right. Any operational permission or separate instrument remains subject to its own conditions and mandatory rules.

Art. F3 - Sanctioning Regime, Penalties and Compensation

F3.1 Strictly Sanctioning and Compensatory Nature

The Parties acknowledge and declare in absolute good faith that the mechanism of penalties, expense reimbursements, and deductions has a **strictly sanctioning, occasional, and restorative function**, linked solely to explicit and documentable violations of the internal regulations and agreements made or the reimbursement of advanced expenses.

The Parties categorically agree that the sums withheld or paid into the Guarantee Fund do not in any case constitute, neither directly nor indirectly, the consideration for the continuous enjoyment of a real estate asset or service, but operate exclusively as a penalty clause, reimbursement of out-of-pocket expenses, or compensation for damages pursuant to the law.

F3.2 Application of Penalties and Voluntary Compensation

To safeguard the proper conduct of the community and compliance with the Code of Conduct (**Att. C**), the parties agree to apply specific pecuniary sanctions for violations, having the nature of a **Penalty Clause under Art. 1382 c.c.**. The application of such penalties (e.g. for smoking in unauthorized areas, damage to equipment, or violation of peaceful coexistence) exempts the Company from the burden of proving actual damage, without prejudice to the right to compensation for further damage.

F3.3 Simplified Evidentiary Regime and Agreements on Evidence (Art. 2698 c.c.)

For the purpose of ascertaining any violation of the rules of this contractual ecosystem (by way of example: breaches of Att. C or unauthorised use of an asset governed by an applicable clause) and for the consequent application and recording of the relevant penalty in the Register of Pendencies, the Parties explicitly agree on a simplified evidentiary regime pursuant to Art. 2698 of the Civil Code.

The following constitutes evidence suitable to open the internal assessment and, where detailed and reliable, to support the penalty charge:

- **Direct Testimony:** the visual or auditory declaration made by any Staff member, collaborator, employee, or shareholder of the Company; or
- **Confession:** the admission, even informal or verbal, by the Signatory.

Photographic or audiovisual evidence is not a necessary condition: direct testimony may be sufficient on its own, provided it is recorded with the author, date, place, perceived fact, and contractual basis. The Company may apply immediate precautionary measures where safety needs arise; the charge is notified with concise reasons and the Signatory may submit observations and documents within 7 business days. Before the outcome, the disputed amount may be subject only to a specific and proportionate provisional reserve against the Fund, without final set-off; the undisputed excess remains available or refundable. Assessment is completed without undue delay according to good faith, reliability, and proportionality, without introducing reversals or limitations prohibited by Art. 2698 of the Italian Civil Code and mandatory rules.

F3.4 Authorization for Compensation - Ref. Art. 1252 c.c.

Where a breach and the resulting penalty or debt have been validly established following the challenge procedure, acknowledged by the Signatory, or otherwise become liquid and due, the Signatory **hereby explicitly authorizes the Company to withhold the amounts due by deducting them from the Guarantee Fund**, operating a voluntary set-off under **Art. 1252 of the Italian Civil Code**. The final set-off and its reasons are notified to the Signatory. For amounts reasonably and timely disputed, only the provisional reserve under the preceding paragraph applies until the assessment outcome or another resolution. Any replenishment duty runs from notice of the final charge.

F3.5 Late Payment Penalties

In case of failure to credit any amount due by the agreed deadline, the unpaid amount will be immediately recorded in the Register of Pendencies.

A **late penalty** structured as follows will apply to this amount:

- **First penalty:** where a **five-calendar-day** cure period following notice of an identified, liquid, and due amount expires without payment, a one-off penalty of **EUR 50.00** applies even where the principal amount is lower.
- **Second penalty:** where non-payment continues for a further **five calendar days** after a second notice, one additional penalty of **EUR 50.00** applies. For the same due date, total late penalties do not exceed **EUR 100.00**.
- **Limits:** no penalty accrues for amounts reasonably disputed before the deadline, errors attributable to the Company, force majeure, or promptly documented non-attributable impossibility. Art. 1384 of the Italian Civil Code and Arts. 33–36 of the Consumer Code remain applicable where relevant.

Accrued penalties will also be progressively recorded in the Register of Pendencies.

Art. F4 - Fees, Operations and Bank Accounts

F4.1 Presence of Fees and Payment Frequency

Regarding the nature of the relationship, reference is made to the **Configuration of this attachment** for the specification of the provision of payments or fees.

If a payment is provided for, the fees due by the Signatory (participation quotas, expense reimbursements, or operational contributions) must be paid according to the frequency selected in the **Configuration of this attachment**, respecting the following legal constraints of enforceability and crediting:

- **Weekly Frequency:** The membership payment for the following 7-day period must be formally credited at least **3 (three) days** before that period begins.
- **Monthly Frequency:** The membership payment for the following monthly period must be formally credited at least **7 (seven) days** before that period begins.
- **One-off Payment:** The entire agreed amount must be credited in full by the deadline stated in the Individual Agreement.

Failure to comply with these deadlines causes the amount to be recorded in the Register of Pendencies and starts the notice and cure procedure under this attachment; penalties accrue only where and within their stated conditions and limits.

F4.2 Bank Account and Payment Terms

Where the Configuration or Reference Agreement makes payment of the deposit a condition of effectiveness, only the permissions expressly subject to that condition become operative after crediting; obligations which the document states to be effective upon signature and mandatory rules remain unaffected. Full bank details are not published in the general template: they are communicated in the Individual Agreement or in a durable-medium payment instruction sent from an official Company contact. The instruction identifies the beneficiary, payment reference, amount, and agreement code. The Signatory is not required to pay to different or altered bank details communicated through an informal message until receiving verifiable confirmation from an official contact. The Company issues or retains accounting evidence of the amount received and its allocation.

F4.3 Third-Party Bank Details and Exceptional Handling

This attachment does not, by itself, authorize payments to an account not held in the Company's name. Any exceptional instruction to an administrator's or another person's account may be used only where the Individual Agreement or a later specifically signed agreement: identifies the account holder, role, and payment reference; contains the Company's acknowledgment that a correctly executed payment discharges the Signatory for the relevant amount; requires separate and traceable accounting; governs repayment and prohibits commingling; and has been reviewed in advance for corporate, accounting, tax, and applicable-law purposes. Corporate status, access to public funding, or transitional practices are not presumed and must be supported by current evidence. Failing those conditions, only bank details held in the Company's name may be used.

F4.4 Operations and Operational Cost Deductions

Where explicitly authorized in the **Configuration of this attachment**, the Signatory grants the Company explicit permission to withdraw from the Guarantee Fund the funds necessary to cover shared operational expenses. These include, but are not limited to: sharing of common food expenses, exceptional bills/utilities, or any other purchase or cost advanced and incurred by the Company on behalf of the member.

F4.5 Consensus via Informal Channels

If the specific option is selected in the **Configuration of this attachment**, the deduction right referred to in the previous section may also be evidenced by spending agreements made through non-originally-signed written form, such as email or messaging. Such channels may prove spending consent only if the content is proportionate, uniquely identifies the Reference Agreement, and is corroborated by at least one independent documentary record. They may not be used to transmit identity documents, health data, full IBANs, bank statements, or other high-risk data, which remain subject to the channels and safeguards of Att. D.

Art. F5 - Default, Multi-Contract Management and Refunds

F5.1 Financial Default and Sanctions

Each reference Agreement defines two key values:

1. **Fund (Initial Value):** The amount paid that constitutes the fiduciary guarantee.
2. **Minimum Value (Security Threshold):** The threshold below which the net balance (Fund - Pendencies) must not fall.

The Signatory is required to maintain their net position above the Minimum Value.

Default due to Reduction of Guarantee:

The Company may invoke an **Event of Grave Breach** under **Att. T** only where the Guarantee Fund remains below the **Minimum Value** after expiry of the **seven-calendar-day** cure period from receipt of the replenishment notice, provided that the shortfall results from validly established amounts and not from reasonably disputed sums.

The notice identifies the balance, items causing the shortfall, replenishment amount, and deadline. After that period expires without cure, the Company assesses concrete seriousness, amount, duration, any partial performance, and good faith before applying measures under Att. T; classification is not automatic where the default is minimal or promptly cured.

Default due to Negative Balance:

Where liquid, due, and validly established pendencies exceed the Guarantee Fund, the Company notifies the negative balance and grants the applicable cure period. Measures under Att. T may be invoked only after that period expires without cure, except for a separate safety urgency, and following an assessment of concrete seriousness; reasonably disputed sums do not by themselves create the relevant negative balance.

F5.2 Multi-Contract Management (Unified Fund)

Principle of the Unified Fund

Where several concurrent agreements exist between the same parties, Funds and Registers operate as unified instruments only if each affected agreement expressly so provides, identifies the linked relationships, and cross-set-off is compatible with the basis, ownership of the sums, and mandatory law. Otherwise, each Fund and Register remains separate.

Unification of Values

- **Payments:** only amounts from expressly linked relationships flow into the unified Fund, with accounting maintained for each agreement;
- **Minimum Value:** thresholds under linked agreements alone form the aggregate threshold, while the share relating to each relationship remains identifiable;
- **Pendencies:** only liquid and due debts from linked relationships enter the unified Register, and the originating agreement is always identified.

Independence from the Cause

For financial management purposes:

- deductions and credits may operate on the aggregate balance within the express authorization and the law, with separate accounting;
- the aggregate balance is financial data, but does not automatically extend a suspension or termination ground from one agreement to another: each measure must identify the affected relationship and comply with Att. T.

Final Refund

At the end of **all** relationships to which the Fund is validly linked, Term1 or Term2 records the return of keys, credentials, and equipment, refund details, known pendencies, and outstanding checks. The Company sends a concise statement of amounts paid, charges, and balance. Deductions are limited to: accrued liquid and due amounts; validly applied penalties; specifically authorized operational costs; direct damage beyond ordinary wear and tear, described and reasonably quantified; and contractual return or restoration costs.

The undisputed balance is refunded within **30 calendar days** from the latest of termination of all validly linked relationships, return of equipment, and receipt of suitable payment details. Where final invoices, technical checks, or already identified damage cannot yet be quantified, the Company may retain only a reasonable reserve explained in the statement and must promptly refund the excess; final settlement is made within **60 calendar days**. A dispute, authority order, non-attributable impossibility, or documented creditor delay suspends only the share and period directly affected; the Company reviews and reports the reserve at least every 60 days and pays the balance due within 15 days after the impediment ends.

The Signatory may submit observations and documents within 7 business days of the statement; the Company assesses them and communicates the outcome without undue delay. Failure to object does not waive mandatory rights. Photographs are not a necessary condition, but every deduction must have an identifiable basis: a Term1/Term2 record, detailed testimony, document, invoice, estimate, log, or other reliable evidence.

F5.3 Recovery of Excesses and Judicial Protection

Where liquid, due, and validly established debts in the Register of Pendencies exceed the Guarantee Fund, the Company may set off up to the available amount and seek recovery of the residual credit within statutory limits, with the required evidence, and through the applicable procedures.

The Company may seek judicial payment of the residual credit and, only where an enforceable title and the relevant conditions exist, initiate permitted enforcement procedures. Further damage and legal costs are due only where proven and validly charged to the Signatory by law, an effective agreement, or an authority order; they do not become automatically due merely because a case is opened.

F5.4 Refund Guarantee in case of Unilateral Interruption

Withdrawal or unilateral interruption does not automatically forfeit the Fund. The residual balance is returned according to the statement, ordinary period, and any reasoned reserve established in the preceding paragraph; exercise of withdrawal alone, absent a separate accrued breach, is not a ground for deduction or penalty.

End of Attachment