CAPTION 23.- FACTORING AND CONFIRMING

	%	MINIMUM
1. Commitment commission on the limit granted to the assignor (see Note 1)	2.00%	300.00
2. Renewal commission on the limit granted to the assignor (see Note 2)	2.00%	300.00
3. Factoring commission to be received on each credit granted:		
3.1.With recourse	3.00%	40.00
3.2.Without recourse	3.00%	40.00
4. Commission on extension of the expiry date of a granted credit (see Note 3)	3.00%	40.00
5. Repayment commission (see Note 4)	5.75%	40.00
6. Commission on payment order advances, to be received by the credit assignor	2.00%	- - -

Note 1 To be received in a single payment, from the assignor, at the start of the factoring contract. In the event of extension of the limit granted to the assignor, the commission on the extended amount shall be received.

Note 2 To be received in a single payment upon periodic renewal.

Note 3 To be received in a single payment from the assignor for the extension of the expiry date of the credit granted.

Note 4 In case of non-payment of credit for causes other than the debtor's insolvency, the indicated commission shall be debited to the assignor.

Note 5 Claiming of due debtor position, overdraft or excess (amortisation or instalment).- In accordance with the specifications of Point 7 under Caption 20 of this Rate regarding "Miscellaneous Services Provided", 35.00 Euros per debt claim shall be charged as a single fee, provided that said claim is effectively made.