

## **VENETO BANCA AND THE PROVINCE OF ROVIGO PARTNER TO PROVIDE MORTGAGES**

An agreement "Mutuo prima casa" and "Mutuo Surroga" to guarantee clear and advantageous conditions.

As of today, residents in the Province of Rovigo have a new way to help them when buying, building or renovating their first house: they can take advantage of an agreement signed by Veneto Banca and the Provincial Council.

As has already happened in the Provinces of Treviso, Belluno, Venice and Vicenza, Veneto Banca has today signed an agreement with the provincial authorities which offers residents of Rovigo advantageous mortgage rates for their first house as well as up to 100% mortgages with a maximum duration of 40 years.

Three differing rates are available:

- variable from 10 to 40 years
- fixed for 10, 15, 20, 25 and 30 years
- mixed up to 30 years

In addition, the convention allows mortgages to be transferred from other lenders.

With today's agreement, Veneto Banca has committed itself to examining requests for mortgage transfers and to evaluating the provision of financing to cover, with fixed conditions, mortgages up to 80% of the value of the property.

More information on *Mutuo Prima Casa* or *Mutuo Surroga* and the agreement with the Provincial Council can be obtained from any branch of Veneto Banca in the Province of Rovigo and from the Provincial Council Offices at Via Ricchieri,10.

To take advantage of the mortgages stipulated in the agreement, just fill in the form to declare that you are a resident of the Province of Rovigo, available from any of Local Council URP office. The same office will then send your declaration to the lender.

Today's agreement was signed by the President of the Province Federico Saccardin and by representatives from Veneto Banca Head Office.

Romeo Feltrin, Director General of Veneto Banca S.p.A. affirms "The agreement signed with Rovigo Provincial Council is not a new idea for our organisation, which has always been accustomed to maintaining dialogue with the main bodies within the regions it operates in, from local administration to local industry associations. Our main aim is to serve the local community and provide our clients with efficient, competitive, safe and transparent products and services. The agreement has these aims: to provide Rovigo citizens with conditions which are clear and favourable for the financing of their first house, reducing costs to a minimum during this very tumultuous economic period."

Veneto Banca spa is one of the top 20 banking groups in Italy, active in a number of different regions in Italy and Eastern Europe. (Croatia, Albania, Romania and Moldova). The Group is controlled by Veneto Banca Holding, an Italian co-operative bank that has chosen to remain independent from the large Italian and international banking groups in order to maintain its close ties to the local communities in which it is rooted, the regions of Veneto and the province of Treviso in particular. Veneto Banca, as with all the Group's local credit institutes, has as its declared mission to hold true to the principles of a co-operative bank: to serve the local community ethically, responsibly and professionally, creating value for clients, employees and the local area over time.