

Ensuring compliance with the obligations of providing information to investors

Guiding Principles

Power Parity ("GoParity") provides a collaborative funding platform making investment offers available. For the evaluation of the model of operation, risk and decision making by investors, GoParity posts on the website relevant information, namely:

- Information on prior registration with the CMVM (Portuguese Securities Market Commission) for the development of the collaborative funding activity;
- Information on current offers, including identification of the beneficiary, type of collaborative funding, term, rate of remuneration, total amount of the offer, percentage of the amount raised, additional guarantees provided, as well as other relevant information;
- Historical information on projects financed, including the number of projects, their respective amounts, average rate of return and deadlines, the type and situation of the projects;
- Information on mechanisms of continuity in case of insolvency or suspension of the activity of the management entity;
- Pricing, Terms and Conditions and Privacy Policy;
- Claims Policy, Conflicts of Interest Management Policy, Ensuring Compliance with the Obligations of Providing Information to Investors, Fraud Prevention and Money Laundering Policy and Terrorist Financing Policy.
- Information on investor protection procedures in case of insolvency, cessation of activity and prolonged inactivity by the managing entity of the collaborative funding electronic platform.

For each collaborative funding not yet repaid, the following information is available:

- The amount of the investment already used;
- The state of development of the project and execution of the respective activities plan;
- Any material change related to the funded entity or project that may impact on the estimated return or profitability of the amounts invested.

In addition, each investment offer has available, prior to acceptance of the offer, a document with Fundamental Information for Investors in Collaborative Funding (IFIFC). This document contains the following information on the offer:

- The complete identification of the beneficiary;
- In the case of legal persons, if available, balance sheet and management report of the beneficiary for the immediately preceding financial year;
- The essential characteristics of the project in question in order to enable investors to understand the nature and risks inherent to the product or activity they intend to finance;
- The costs and charges associated with the project, as well as a brief substantiated description of the profitability expectations of the amounts invested;
- Details of the processing of the offer;
- The deadline for revocation of acceptance by the recipients of the offer, when applicable;
- The timing and manner for the transfer of the amounts raised, namely the subscription mechanisms and also the refund of the amounts invested if there is a fund raising higher than the amounts provided or if the amounts indicated are not raised and the offer does not predict the possibility to change conditions;
- Warning about the risk of partial or total loss of the amounts invested;
- Warning about the risk of not verifying the estimated profitability of the amounts invested;

- Warning regarding liquidity risk or lack of secondary market for the credits subscribed by the investors;
- Warning that the project to be financed through collaborative funding is not subject to authorization or supervision by the CMVM or any other financial supervisory authority, nor that such entities approve the information made available on them;
- Warning that the investment is not covered by the Investors Compensation Scheme;
- Warning that the capital invested is not covered by the Deposit Guarantee Fund;
- Warning that this activity is not supervised by *Banco de Portugal* (Portugal's Bank) and *Banco de Portugal* does not approve the information made available through IFIFC;
- Applicable tax regime;
- The procedures to be adopted including, without limitation, the destination of the amounts that have been invested in the current offer on the platform when there is a declaration of liquidation or suspension, for any reason, of the activities of the management entity;
- The procedures to be adopted in order to ensure continuity of payments of amounts that have been invested in the current offer on the platform when there is a declaration of liquidation or suspension, for any reason, of the activities of the management entity.

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