

CALL FOR STARTUPS:
START&PULSE
RULES FOR PARTICIPATION

Article 1. Purpose

Agos is a leading financial company in the consumer credit sector, present in Italy for over thirty years. It is 61% owned by Crédit Agricole through Crédit Agricole Consumer Finance and 39% by Banco BPM.

With 2,000 employees and more than 200 branches, it supports the implementation of its customers' projects and the sales of its partners in the various markets by offering personal loans, targeted financing, credit cards, salary-backed loans, leasing and a wide range of insurance services.

Agos values a customer-first perspective. Operational efficiency and particular attention to customer care together with the continuous search for innovation are distinctive features of Agos, which wants to be 100% human and 100% digital.

Agos has always worked on the basis of transparency, trust and respect. Values that are also reflected in environmental, economic and social sustainability, issues that the company cares about with the aim of promoting sustainable economic development and to improve every area in which respect is synonymous with growth.

The Call stems from Agos' will to find innovative solutions in its interest areas, with which to start collaborating, and for this reason it has decided to make use of the services of Le Village by CA Milano.

Article 2. Who we are looking for and the requirements for participation

Agos is engaging in a new call for startups which seeks to find innovative technologies for **energy efficiency** and solutions able to promote a **circular economy system**. AGOS aims to innovate and lead its clients towards a sustainable path.

Agos' challenge is to support customers in rethinking their home habits and equipping them so as to achieve better energy efficiency and consequently economic savings and **reduced climate impact** consistent with the United Nations' **Sustainable Development Goals (SDG)**.

PROCESS

The aim is inventing new, more environmentally friendly ways of designing the housing market (private homes and condominiums) through offers, services, and a customer experience aligned with higher and more sustainable living standards. The expected output is multiple: from offering new services, to digital solutions, to creating strategic partnerships with the goal of supporting customers and winning the challenge to actively intervene and create, deliver, and capture value for the widest range of stakeholders.

ADVISORY

- Solutions for increasing customer **awareness on their home current energy efficiency** - assessment, consumption monitoring, energy class mapping of white (major appliances) and brown (consumer electronics) home goods;
- Solutions for increasing customer awareness on **how to increase their home energy efficiency**, such as products and/or services favoring **energy transition**;

MONITORING

- Solutions that can help Agos assess the **energy efficiency rates** of goods purchased by their customers;
- Tracking energy efficiency of customers' homes

SOLUTIONS SPECIFIC TO CONDOMINIUM

- Solutions that can enable Agos to offer its services to condominium managers;
- Products and services to support condominium requalification

CHARACTERISTICS OF THE STARTUP

- Startups with less than six years of activity
- A defined Proof of Concept (POC)

- Developing Plug and Play solutions with minimal IT impact

Article 3. What we offer

The startup(s) with the most suitable projects for the company's interests will have the opportunity to integrate their proposal to AGOS' own service solutions and to collaborate with a team of experts in developing their commercial product.

Among the selected startups, the most promising one will be rewarded with vouchers worth of 3000 € : the startup will have the opportunity to choose between Amazon Vouchers and an acceleration program of 4 months at Le Village by CA Milan for a team of two persons.

Article 4. How it works and deadline for submitting applications

The initiative will involve the following phases, with the times indicated below:

- Submission of applications: from the 5th of September to the 31st of October 2022.
- Applications will be evaluated, and the selected organizations will be contacted in early November 2022.

Article 5. How to apply

Participants must apply by filling in the dedicated form published on the website:

<https://levillagebyca.it/>

The application can be completed in Italian or English. The startup will have to upload a pitch in .pdf or .ppt format with a maximum size of 20MB. The application form can be reached at the following link:

<https://levillagebyca.it/it/startpulse-agos>

Article 6. Evaluation of applications

Applications will be evaluated by AGOS Management Team.

Article 7. Elements subject to evaluation

The criteria used for evaluating the applications are:

- **Team:** experiences, team composition, motivation, skills;
- **Qualifications, patents, and awards achieved** by the solution/team;
- **Innovativeness** of the proposed solution;
- **Maturity of the solution** service/technology development phase and capacity to work alongside a structured business;
- **Scope of IT intervention** needed for integrating the solution in Agos systems: ideally the collaboration should not require any (significant) IT integration intervention;
- **Economics:** business sustainability, profitability, success potential and expected returns;
- **Scalability:** ability of the startup to grow and expand in the market and be profitable on a large scale;
- **Management and protection** of customers personal data;
- **Equity composition and company shareholders' profile.**

Article 8. Protection of privacy and confidentiality

The interested parties, by submitting their application, give their consent to the processing of their personal data. Le Village by CA Milano is the owner of the data collected. The data will be processed in compliance with Article 13 of EU regulation 2016/679 "Code regarding the protection of personal data", the data provided by the participant in this initiative will be processed in accordance with the provisions contained in the Data Protection Code personal, as well as the contents referred to in the privacy policy that the participant accepts at the time of registration. All those involved, in each phase of the activity envisaged by "START&PULSE" and even after its conclusion, undertake to ensure the confidentiality of information relating to the ideas and projects presented acquired under the initiative.

Article 9. Guarantees and Indemnities

Participants in the “START&PULSE” initiative guarantee that the contents sent:

- do not contain illegal material, prohibited by law or contrary to what is indicated in this Call;
- do not contain material in violation of the rights, positions or claims of third parties (with reference to the law on copyright and industrial property and other applicable laws or regulations);
- they are freely and legitimately usable in accordance with the provisions of this Call, as the participant is the owner of the rights of use of the same, or as he has acquired their availability from all those entitled to them, having taken care of the full compliance and / or satisfaction of the rights, also of an economic nature, due to the authors of the contents and / or works from which such contents are derived and / or extracted, or to other subjects entitled to, or due for the use of related rights pursuant to of law. Those who participate in the “START&PULSE” initiative declare that they are aware that the responsibilities, including criminal ones, of the contents of the projects delivered, for the purpose of participating in the initiative governed by this Notice, are their sole and exclusive responsibility, indemnifying until from now Le Village by CA Milano from any claim and / or action advanced by any third-party claim. Le Village by CA Milano reiterates its extraneousness to any act and behavior carried out during the course of the event by individual participants that constitute a violation of current civil and criminal laws. Participants in the “START&PULSE” initiative declare that all guarantees and indemnities referred to in this article are complete, truthful, and concretely provided both at the time of application and during the entire initiative.

Article 10. Acceptance of the Call

Application to the initiative implies the total and unconditional acceptance of this Call, which the participants declare that they have read, understood, and accepted.

Article 11. Updates of the Call

Any updates relating to this Call or to the terms and methods for submitting applications will be published on the website www.levillagebyca.it.

Article 12. Jurisdiction

The Court of Milan will be competent for any dispute.