

From the first step to the first **investment**



Understanding, managing and navigating
"My investor space"

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To learn more:
[The Enerfip website is evolving:
What's changing?](#)



"At Enerfip, we offer you the opportunity to move from words to action. We provide you with a concrete tool to become an active participant in the energy transition, to support projects that have a real and measurable impact. Every investment, every funded project is another step towards a more sustainable energy model."

Julien Hostache, President and Co-founder of Enerfip

The world of investing can sometimes be intimidating, especially when you don't know how to navigate the platform where you want to invest your money. Where do you click? What information do you need to provide? How do you track your investments once your savings are invested?... All your questions are legitimate, and above all, you're not alone.

That's why we created this guide, "From [the First Step to the First Investment - Understanding, Managing, and Navigating My Investor Space](#)." Structured like a FAQ (Frequently Asked Questions), it gathers the essential information to guide you step-by-step through getting to grips with your investor space, from creating your account to tracking your investments. All this with complete simplicity and peace of mind.

Enjoy your reading!

How do I register on Enerfip?

Before investing on our platform, you must register. It only takes a few clicks and no more than 10 minutes. Follow these steps!

1

From the page <https://www.enerfip.eu/fr>, go to the "Open an account" button. Enter your email address and a secure password of at least 8 characters.

2

Once you have read and accepted the General Terms and Conditions of Use (GTC) and authorized or not email notifications, click on the "Create my account" button, at the bottom right of your login details.

3

Complete your investor profile: civility, investment experience, objectives, knowledge of risks... in order to verify that the proposed investments are suitable for your situation and your level of knowledge, in accordance with the requirements of the Financial Markets Authority (AMF).

4

Verify your identity: to do so, have your phone and one of the following valid identity documents ready:

passport (the page containing your photo);

- National Identity Card (CNI) front/back;
- residence permit (front and back) issued by an EU member state.
-

Your registration is now complete. We only need to verify your identity documents. We will contact you later to let you know once they have been validated.

Our advice

- Perform the procedure from the Google Chrome browser for a simpler and smoother experience.
- Make sure to disable Google Translate on your browser before you begin.
- Choose a recent mobile phone equipped with a good quality camera.
- It is not necessary to use the phone number registered in your personal space.

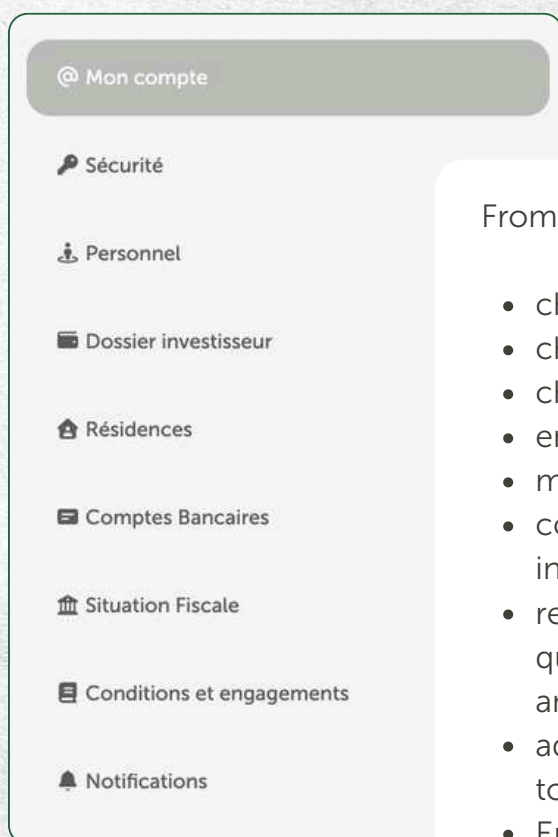
To learn more:
[My first steps on Enerfip](#)
[Instructions for the KYC Live procedure](#)



How do I navigate my personal Enerfip space?

How do I change my personal information?

During registration, you filled in most of the information required for your account. However, if there is an error or you need to update your information, you can still modify it in your investor area. To do so, click on your first name and go to the "My Account" tab to complete it as needed.



From here, you can make the following changes:

- change your email address;
- change the default language;
- change your password;
- enable 2FA (two-factor authentication);
- manage your identity documents;
- correct your personal information, such as a name change in case of marriage;
- review your investor file, modifying your answers to the questionnaire if you have made a mistake or wish to make an update;
- add proof of address or secondary residence, if you plan to subscribe to a geographically restricted investment;
- Enter your bank details;
- check your tax situation;
- certify that I have read the Investor Agreement and the General Terms and Conditions of Use of Payment Services;
- to enable or disable notifications.

How do I secure my account?

Two-factor authentication, also known as 2FA, enhances your account security with an additional verification step via Google Authenticator. So, how do you activate it?

- Log in to your personal account.
- Go to the "Security" tab by clicking on your profile.
- The two-factor authentication option is located at the bottom of the page. Scan the QR code using the Google Authenticator app.
- Please provide us with the code generated by the authentication application.

And there you have it, you've strengthened your account security. Each time you log in to your Enerfip account, you'll be asked for a code, which will better protect your information and investments.



To learn more:

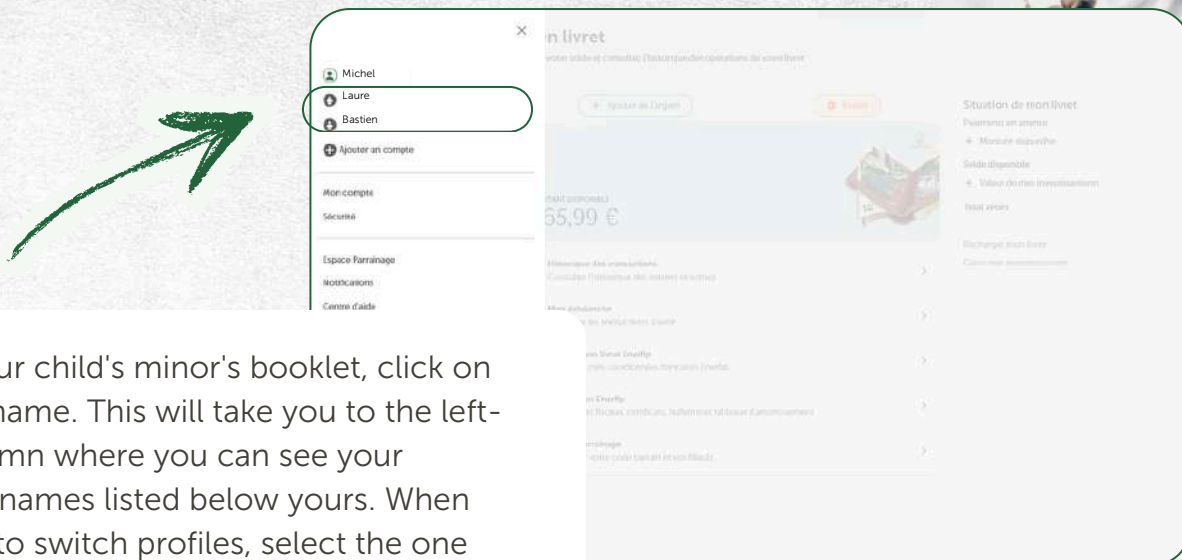
- [How to secure your Enerfip account?](#)
- [How does two-factor authentication work?](#)

How do I add an account?

minor booklet

If you are a parent, you have the option to create a profile for your child, up until they turn 18.

- Enter your child's full name, date of birth and gender.
- Confirm that you have parental rights.
- Complete your child's personal information.
- To finalize your registration, upload the family record book, proof of address, identity document and parental authorization.



To find your child's minor's booklet, click on your first name. This will take you to the left-hand column where you can see your children's names listed below yours. When you want to switch profiles, select the one corresponding to your child.

To learn more:

[Minor's booklet: these parents trust us!](#)
[The minor's savings account: an innovative and virtuous savings solution for your children](#)

[The Enerfip minor's savings account - The savings product for those under 18](#)



Legal entity

On Enerfip, you can open an account for a company, association, or local authority. As a legal entity, you must provide the following information:

- your phone number (if it changes, please **let us know so we can** update it);
- Information concerning the legal entity: SIRET number, postal address, **legal form, date of creation...** All **fields are mandatory**, except the one concerning VAT;
- Your personal information: the fields are filled in automatically because your accounts are linked, but remember to **check and correct** them as needed;
- The beneficial owner: indicate if you are the natural person who directly or indirectly holds more than 25% of the **capital or voting** rights of the company or who exercises control over its management;
- The politically exposed person: specify if you have held an important public function (minister, parliamentarian, etc.) or if you are a **close associate of a person holding** this type of function.

Next, upload the following documents:

- a Kbis extract less than 3 months old;
- the declaration of beneficial owners;
- the signed statutes.

Documents
Veuillez nous fournir l'ensemble des documents demandés ci-dessous si nécessaire.

✓	Extrait du registre de la société kyc_8560-81941_041ad520ccaf8ad_source_20251102.pdf Document validé
✓	Extrait du registre des bénéficiaires effectifs ou équivalent kyc_8560-81941_80e66ac516672a_source_20251102.PDF Document validé
✓	Statuts kyc_8560-81941_4783429aef31aac_source_20251202.pdf Document validé
✓	Structure de l'actionariat datée et signée par le représentant légal l300.pdf Document validé
✓	Carte d'identité pers-je.pdf Document validé
✓	Document d'identité du représentant légal cni.pdf Document validé

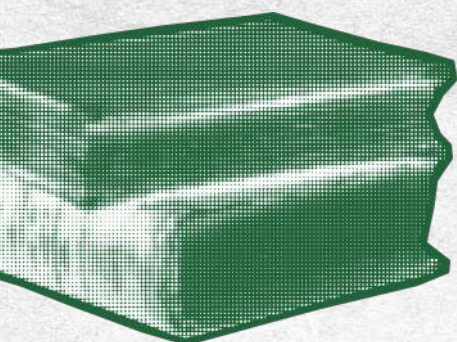
Once these steps are completed, just as with your personal account:

- fulfill your main objectives;
- complete the wealth simulator;
- Enter your level of investment expertise;
- Confirm that you have read the terms and conditions.

Your answers allow us to determine if you are eligible for the qualification of sophisticated investor.

To find your corporate account, go to the left column, below your first name.

When you want to switch profiles, select the one that corresponds to your company.



What is sponsorship?

Did you know that Enerfip offers a referral program? If your referral invests within 6 weeks of creating their account, you both receive 1% of all their paid and signed investments, up to a limit of €2,000 each.

- On the one hand, your godson can significantly increase the profitability of his first investments.
- On the other hand, you can reinvest this bonus in projects with a positive impact. As the sponsor, you will be able to check your sponsorship balance once your referral's first investment has been validated.



To learn more:
[How does the Enerfip referral program work?](#)



How do I add money?

To invest on our platform, simply fund your Enerfip account. To do so, go to your personal account area, in the "My Account" section. Once there, click the green "Add Funds" button to transfer money from your bank account to Enerfip.

To increase your balance, you can proceed in two different ways:

- by bank card, instantly, up to €2,000;
- By bank transfer, available within 1 to 3 business days. If you choose this method, please ensure you register Lemonway as a beneficiary before making the payment.

How do I withdraw money?

To make a withdrawal from your Enerfip account, click on your first name in the top right corner, then select "My Account". If you haven't already done so, first enter your bank details in order to proceed with the withdrawal.

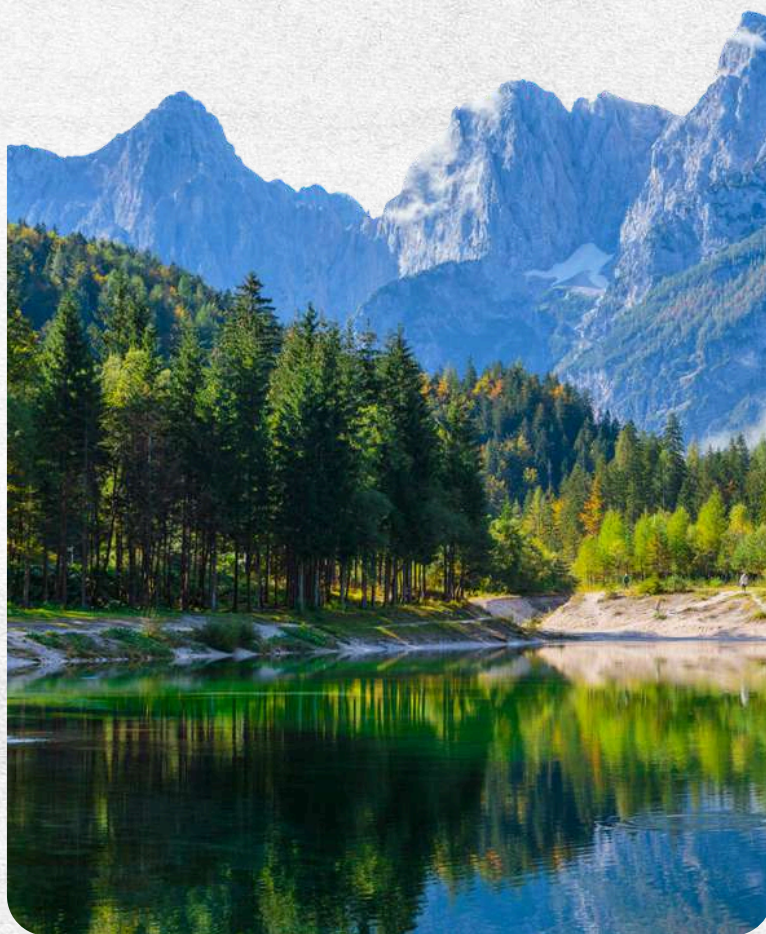
Once confirmed by Lemonway, you will receive an automated email stating that the funds are ready for withdrawal. You can then proceed with the withdrawal from your personal account or directly from this email by clicking the "Withdraw Funds" button. Select the amount and enter a description to confirm the transaction.

You will then receive a notification by SMS or via your two-factor authentication app. Once the verification is complete, your Enerfip savings account balance will be updated. Should you encounter any difficulties during this process, the Investor Relations department is available to assist you.

Where can I find my past transactions?

In the left-hand column of your savings account, you have access to your transaction history. This includes all financial transactions, from the creation of your account to your last investment (savings account top-ups, withdrawals to your bank, subscription payments, interest payments, etc.). You can also view your total withdrawals.

To simplify your process, we have thought of everything: it is possible to download your history in different formats, such as QIF, XLS or PDF.



How do I calculate my carbon footprint?

On the left, in the “Booklet” category, the “My Impact” tab allows you to assess the positive impact of your investments on renewable energy production. This does not reflect actual production, but rather an estimate. What does this mean? It doesn't take into account that some projects are still under development or are more focused on research, energy conservation, or non-electrical energy production.



Mes investissements financent la production de 15 423 kWh/an
soit la consommation électrique annuelle de 2,2 personnes ⁽¹⁾
et réduisent mon empreinte carbone de 1 149 kg CO₂eq/an ⁽²⁾
soit 13% de l'empreinte carbone d'une personne ⁽³⁾

(1) La consommation moyenne d'un citoyen français est de 6 938 kWh/an (source Banque mondiale)

(2) Dans une banque traditionnelle, votre argent aurait une empreinte carbone d'environ 1 641 kg CO₂eq/an selon Oxfam France. Sur Enerip, l'empreinte carbone de vos investissements est estimée à 491,73 kg CO₂eq/an.

(3) En 2019, l'empreinte carbone de la France est estimée à 605 Mt CO₂eq soit 9 tonnes par personne. (source développement-durable.gouv.fr)

PROJET	PRODUCTION ANNUELLE	COÛT DU PROJET (CAPEX)	CAPITAL RESTANT DÛ	VOTRE PRODUCTION	VOTRE EMPREINTE CARBONE
Barconnière Solaire	2 682 204 kWh/an	3 387 682 €	1 000 €	791 kWh/an	31,67 kg CO ₂ eq/an
Lumière du Tam	1 958 000 kWh/an	5 000 000 €	1 000 €	391 kWh/an	15,66 kg CO ₂ eq/an
METHELEC Extension	55 082 880 kWh/an	4 400 000 €	1 000 €	12 518 kWh/an	375,57 kg CO ₂ eq/an
Soleil du Sud Développement	2 587 650 kWh/an	2 861 000 €	100 €	90 kWh/an	3,62 kg CO ₂ eq/an
Turbo Energy T3	0 kWh/an	5 000 000 €	46,69 €	0 kWh/an	Inconnu
Zilo Énergie Verte T2	15 000 000 kWh/an	4 600 000 €	500 €	1 630 kWh/an	65,22 kg CO ₂ eq/an
Totaux	77 310 734 kWh/an		3 646,69 €	15 423 kWh/an	491,73 kg CO₂eq/an

Impact carbone par 1 000 € investis : 135 kg CO₂eq/an

The table at the bottom of the page gives you the details of each of the projects and shows you the details of your participation in a cleaner world.



How to track your active and past investments?

On the left, in the "Portfolio" category, click on "Investments". On this page, you can track your current subscriptions, as well as your active and past investments. Using filters, you can select by date, energy type, and security.

The page is structured by categories to facilitate navigation.

1

Souscriptions en attente

10/02/2026		Solar Reserve T2 450 € Obligations simples	A SIGNER
10/02/2026		Solar Reserve T2 550 € Obligations simples	A PAYER

Souscriptions en cours

07/01/2026		Devenco Développement 800 € Obligations simples	VALIDÉ
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The "Pending or Ongoing Subscriptions" section shows the projects you have subscribed to that are not yet legally closed. There are three statuses for your investments.

- To be signed: the subscription is pending signature.
- Payment is due: the subscription fee must be paid.
- Confirmed: the subscription is signed and paid for.

"Ongoing investments": these are legally closed projects that generate interest.

2

Investissements en cours

03/02/2026		Terr.a C&I 100 € Obligations simples
29/01/2026		Kroma Solaire 100 € Obligations simples
29/01/2026		Riley 100 € Obligations simples
28/01/2026		Acta Clairvaux 100 € Obligations simples

LORIS ENR CEE

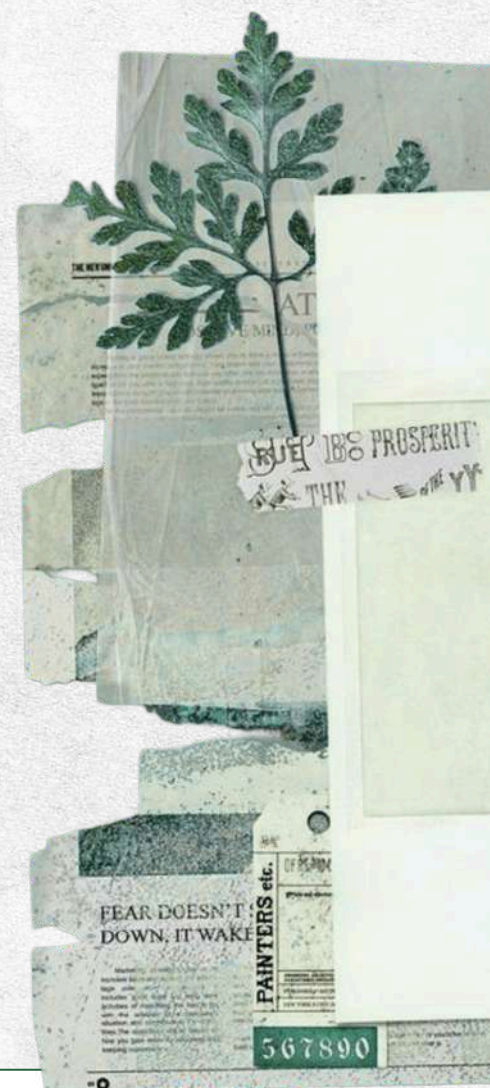
3

Récap de mes investissements

Obligations, minibons et prêts	Actions
18 534,14 € sur 168 projets. dont Capital restant du : 17 850,74 € dont Intérêts courus du : 683,4 € Intérêts perçus cette année : 130,08 €	1 484,48 € sur 9 projets. dont Capital investi : 1236 € dont +/- value : 248,48 € Dividendes perçus cette année : 0 €

The "Investment Summary": sorted into "Bonds, minibonds and loans" and "Shares", your investments are detailed in capital invested, accrued interest or capital gain and interest or dividends received this year.

- The **Investments per year** table lists your investments for the current and previous years, as well as the cumulative total since you began investing. Let us explain this in more detail:
 - **The invested capital**: this is the sum of the amounts subscribed, excluding subscriptions in progress;
 - **Interest and dividends received**: this is the sum of what you have received in interest and dividends (gross) from the beginning until today;
 - **Repaid capital**: this refers to the portion of your investment that has already been returned to you;
 - **interest to be received**: this corresponds to the total gross interest you will receive from today until the maturity of your investments, including those from projects that are late;
 - **The capital to be received**: this is the amount of your bond investments that remains to be repaid until the maturity of your investments, including for projects that are behind schedule.
 - **Fixed capital**: this is the capital invested in shares plus the capital gain;
 - **Accrued interest**: this represents the interest, from bonds, accumulated on your investments since their start date, before their actual payment.



4

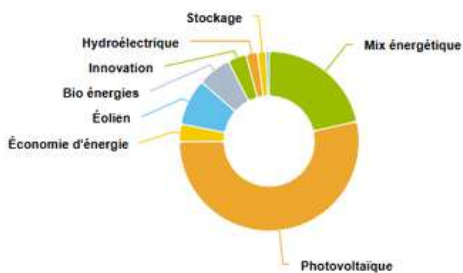
2025	2026	Cumul	
			Capital investi 35 886 €
			Intérêts + dividendes perçus 4 211,85 €
			Capital remboursé 16 799,25 €
			Intérêts à percevoir 2 980,12 €
			Capital à percevoir 17 850,74 €
			Capital immobilisé (actions) 1 484,48 €
			Intérêts courus 683,4 €

- The "Valuation by issuing country" graph highlights the geographical distribution of your portfolio.

5 Valorisation par pays émetteur



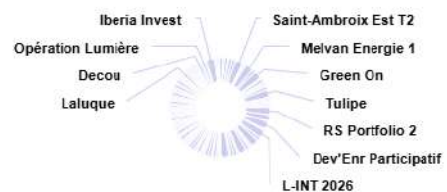
6 Valorisation par type de projet



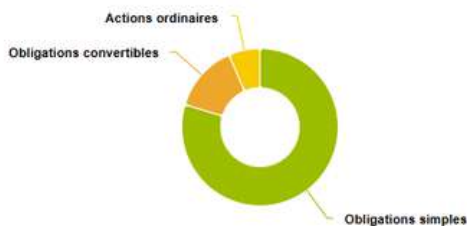
- The "Valuation by type of project" shows the distribution of your portfolio from a renewable energy perspective.

- The "Valuation by project" visual represents the different project sponsors in which you have invested.

7 Valorisation par projet



8 Valorisation par type de produit



- The "Valuation by product type": you see which securities you favor in your investments: stocks or bonds.

How does the schedule work?

Unlike the "Investments" tab, the schedule is presented in net terms. The gross terms are still shown in parentheses. In this chart, you can sort your information by security (stocks or bonds) and/or by maturity (month or year). Below the schedule is a summary table presenting all the elements:

- the scheduled payment date;
- the project in which you have invested;
- the taxation specific to the project;
- the total net amount to be collected;
 - including the capital;
 - including the interest reported in net and gross amounts.



What documents can I find in my personal space?

You can find all the documents related to your investments, including:

- tax or administrative documents;
- subscription certificates;
- subscription forms;
- amortization schedules;
- certificates of securities ownership.

To make your search easier, you can filter your documents by year.



Certificate of Tax Residence (CRF)

To avoid double taxation on income from foreign investments, you must provide proof of your tax liability in your country of residence. This requires a Tax Residence Certificate signed by the tax authorities.

- If it is signed, you will find it in your “Documents” section.
- If it is being validated, it will be available in the “Tax situation” tab, in the “My account” section, when you click on your first name in the top left corner.

Certificat de résidence fiscale

Afin d'éviter la double imposition sur les revenus issus d'investissements à l'étranger, vous devez justifier de votre imposition dans votre pays de résidence. Pour cela vous devez nous fournir un certificat de résidence fiscale signé par votre centre des impôts.

👉 Pour bien comprendre les différentes étapes, vous pouvez consulter les pages suivantes :

[Placement espagnol : quelle fiscalité ?](#)
[Comment obtenir un certificat de résidence fiscale ?](#)

Année	Statut	Actions	
2025	Non transmis	Télécharger le CRF pré-rempli	Déposer le CRF signé
2026	Non transmis	Télécharger le CRF pré-rempli	Déposer le CRF signé

So why is it possible to find several CRFs (Tax Return Forms) in your account? Each CRF corresponds to a specific tax year (the same logic as income tax: taxation in year N based on income from year N-1). For example, the 2025 CRF avoids double taxation in 2025, based on 2024 income, while the 2026 CRF is based on 2025 income.

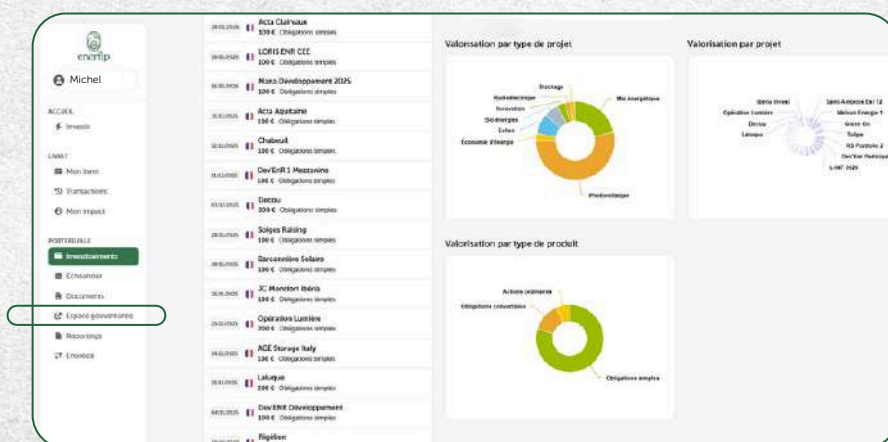
It is therefore normal to see both the current year's and the previous year's certificates, especially since, depending on the tax office, the Tax Residence Certificate can be issued between April and May. Please note that if the processing time is delayed, we will extend the validity of your CRF until June of the following year.

To learn more:

[How to obtain a tax residence certificate \(CRF\)?](#)
[Italian investment: what are the tax implications?](#)
[Investing in Spain: what are the tax implications?](#)
[Mastering the taxation of your responsible investments](#)

What is the Governance space?

The “Governance Area” is accessible at the bottom left of your investor profile. To access it, simply log in with the same username and password as your Enerfip account.



This is a dedicated, secure space where you can track and exercise your rights related to your projects. What does that mean? It's where you can vote at a General Meeting (GM). It's also where you can follow decisions made and access important information: project delays leading to extensions, approval of financial statements, etc.

In short, it is an interface on which you can make your voice heard and actively participate in the governance of your investments.

What is the purpose of reporting?

- The **“Overall Summary”** presents:
 - your assets detailed according to their nature;
 - your income generated in year N with on the one hand the interest and dividends received and on the other hand the accrued interest;
 - your assets detailed by type of energy or technology;
 - **Your projects in action.**
- The “Securities Portfolio Statement” details:
 - the lines that make up your securities portfolio;
 - the unit quantity of securities you have;
 - the present value of the nominal value;
 - **the interest accrued** up to December 31 of the year in question.
- The “Account statement” for the year and the details of the cash you have available on Enerfip.



How does Enerdeal work?

Enerdeal is a bond buying and selling service offered exclusively to our investors on our platform. Accessible from your personal account, it allows you to buy and sell securities. Please note that not all investments are eligible, such as:

- those who have a geographical restriction on investment;
- Spanish investments;
- private investments;
- those who experienced a delay in reimbursement;
- those whose final repayment of securities is in less than 2 months;
- those whose fundraising on Enerfip was launched less than 6 months ago.

To learn more:

[What is Enerdeal?](#)
[How to sell securities?](#)
[How to buy securities?](#)



Vendre des titres

Vendez des titres à d'autres investisseurs

Vous trouvez ici la liste des titres que vous avez mis en vente. En savoir plus sur Enerdeal

Ajouter une offre

Offres de vente en cours

Volta Investissements

GreenPower Asia T2

NO DE TITRES	MONTANT	TOTAL DEMANDE
24 titres	852,47 €	500 €

Propositions (2) Annuler 23 titres restants

Mina Energies

Mina Energies

NO DE TITRES	MONTANT	TOTAL DEMANDE
24 titres	283,47 €	200 €

Propositions (2) Annuler

Acheter des titres

Achetez des titres à d'autres investisseurs

Vous trouvez ici vos offres d'achat de titres faites à d'autres investisseurs. En savoir plus sur Enerdeal

Voir tous les titres proposés à la vente

Offres d'achat en cours

Serillos

Serillos

NO DE TITRES	MONTANT	TOTAL DEMANDE
10 titres	10 €	1000 €

Offres d'achat passées

How to invest in Enerfip?

How to choose a project?

"By investing your money in Enerfip, you can reduce your carbon footprint by up to 10 times."

Julien Hostache, President and Co-founder of Enerfip



The screenshot displays the Enerfip website's investment catalog. At the top, there are navigation links: "Opportunités d'investissement", "Professionnels", "Ressources", and "Qui sommes-nous?". Below this is a filter bar with options: "Ouverts", "À venir", "Déjà financés", "Remboursés", and "À soutenir". The main section is titled "Ouverts 14" and includes the text "Découvrez et investissez dans nos projets en cours de financement." Below this, there is a grid of project cards. Each card shows the project name, a brief description, and investment details.


Project Name	Company	Investment Type	Amount	Rate	Term
Campania Solar	Sun Investment Group	Photovoltaïque	209 740 €	9% / an	2 ans
Aurora Storage	GAMMO INVESTMENTS S.A.	Stockage	547 220 €	9.5% / an	3 ans
Elema Corpo T4	ELEMA CAPITAL	Site énergétique	98 220 €	6.75% / an	2.9 ans
e-Tolem Méditerranée T2	E-totem	Infrastructure	806 280 €	8.5% / an	2.8 ans

Other visible projects include Altirium II, Loris ENR, CNR & GEG, and Tenergy.

[Explore the project catalogue](#)

Depending on your objectives, investment horizon, financial resources, risk tolerance, and preferences, the choice of a project varies from one investor to another. So, how do you select THE right project? Consult the project page, examine its main characteristics, and compare it to others to see which one best suits you. You can analyze the following criteria:

Titre financier ?	Obligations simples
Taux d'intérêt fixe ?	9%/an
Durée de l'investissement	2 ans
Notation ?	B
Fiscalité	Espagne
Remboursement ?	in fine
Participants	1554 éco-épargnants

2 276 180 € Collectés	2 500 000 € Plafond
	
	1 000 000 € Objectif

- the proposed financial security;
- the fixed interest rate;
- the duration of the investment;
- the project rating;
- the taxation of the project;
- the type of reimbursement;
- the type of technology used.

Of course, the best thing to do is to read the entire project page and consult the analysis note.

To learn more:

[My first steps on Enerfip, or how to invest in a project?](#)

[How to invest in Enerfip?](#)

[How does Enerfip rate its projects?](#)

[How does Enerfip select its projects?](#)



How does the payment process work?

1 Once you have selected your project, click on the "Invest" button and enter the amount of your choice.

2 Next, read and sign your subscription form.

3 Once this step is completed, proceed to payment:

- via the available balance in your Enerfip savings account;
- by bank card, up to €2,000;
- via bank transfer with a minimum amount of €200;
- by check for the full amount of the subscription (only available when Enerfip teams are permanently investing directly in the field);

You also have the option to pay for your subscription later, ● within 10 business days of signing the subscription form. While awaiting your payment, your place on the project is reserved.

4 Confirm your subscription by clicking the "Reserve Investment" button. A message will appear indicating that your payment has been accepted and that a confirmation email will be sent to you within a few minutes.

To learn more:

[When and how to pay for your subscription?](#)

[Investing in PEA or PEA-SME](#)

[When can I get my invested money back?](#)

How to cancel an investment?

To cancel a subscription, go to your profile in the “Investments” section.

- As an inexperienced investor, select the current subscription and cancel it within **4 calendar days of the subscription** initiation.
- As a savvy investor, your subscriptions are final and cannot be cancelled. For any questions or further information, please do not hesitate to contact us by phone or email.

[Make an appointment](#)



Conclusion

Now you have all the tools you need to navigate your investor account and manage your investments. Designed with you in mind, this guide is intended to be an everyday resource that you can consult whenever you have a question about our platform. Feel free to refer back to it at every stage of your journey. Whether it's to track your investments, discover new projects, or simply check a feature, it remains your go-to resource for investing with complete peace of mind.

For any further information, please do not hesitate to contact our Investor Relations department by telephone at +32 4 119 341 11 or by email at: investors@enerfip.eu





Valérie Séchet

I present sustainable savings solutions and share my expertise in this area.



Quentin Fraissinet

I highlight investment opportunities that are compatible with responsible values.



Maéva Faure

I provide you with some answers to better understand the sustainable investment options available.



Jill Diephuis

I offer investment solutions aligned with your objectives and beliefs.



Jenna Hogueb

I make key information on responsible and sustainable saving accessible.



Loucia Torre

I present you with sustainable savings options accessible to all profiles.



Clean Companions

I present to you responsible investment opportunities and their key information.



Benjamin Dumortier

My role is to inform you about the different responsible savings options available.



Linda Van Klink

I will present the different investment options available on our platform.



[Make an appointment](#)



Legal notice

Enerfip is a platform approved by the Financial Markets Authority as a European Crowdfunding Service Provider under No. FP-20222, and regulated by the Prudential Control and Resolution Authority (ACPR) as a Crowdfunding Intermediary.

Investing carries the risk of partial or total loss of capital and liquidity risk. This type of investment is a way to diversify your savings, but its projected performance is determined and fixed for each project. Past performance is not indicative of future results. Since your capital is locked in for the investment period of each project, only invest savings that you do not need immediately.

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6 rue de Maguelone
34 000 Montpellier
04 119 34 111

S.A.S. with a capital of 109 012 euros
RCS Montpellier 804 231 546
AMF Approval Number: FP-20222

