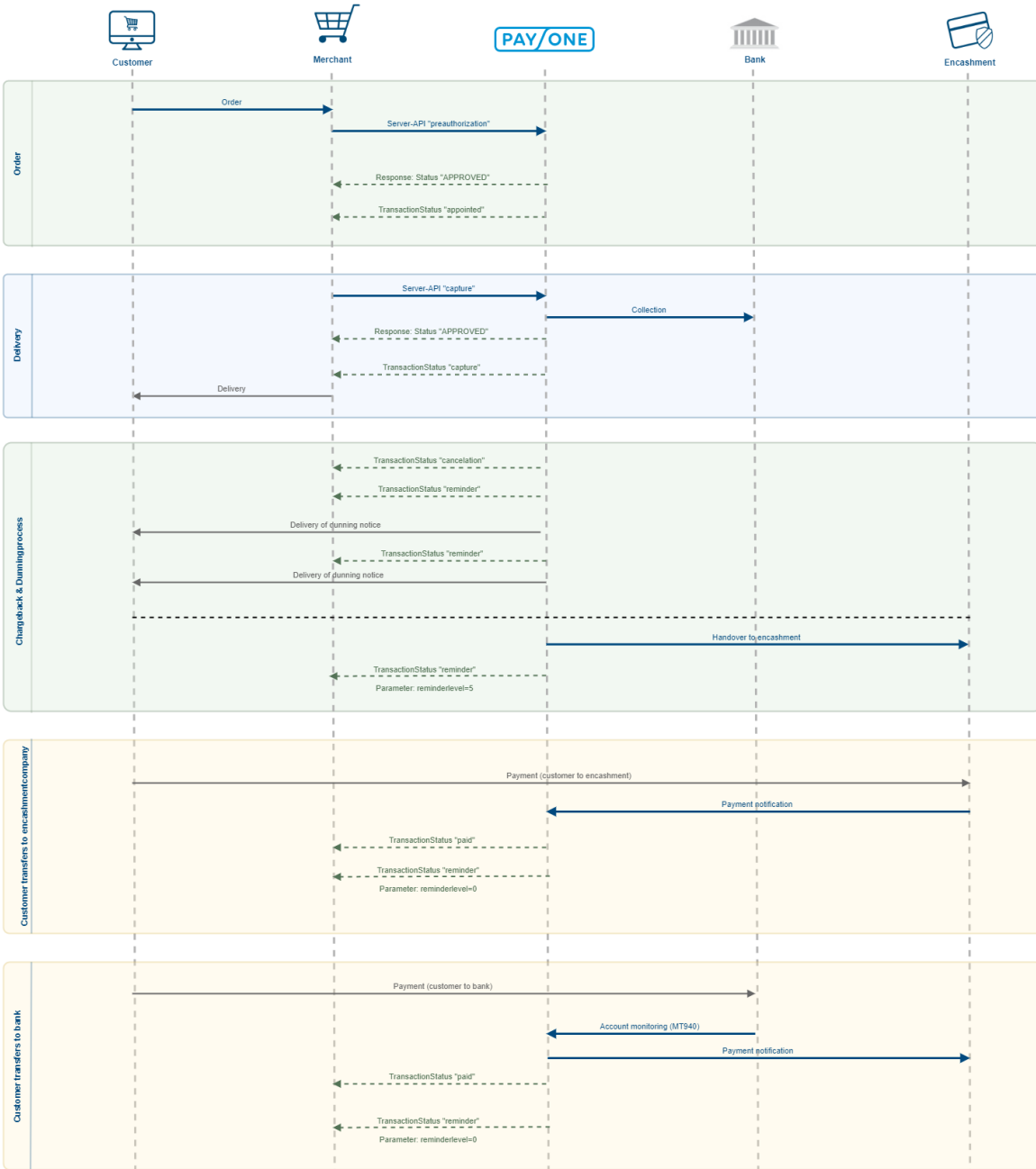


# Retail - Direct Debit with Chargeback and Encashment



\* It corresponds to the market standard to initiate the collection already before dispatch of the commodity. However, we would like to point out that this procedure must also be agreed in the contractual relationship between dealer and customer.