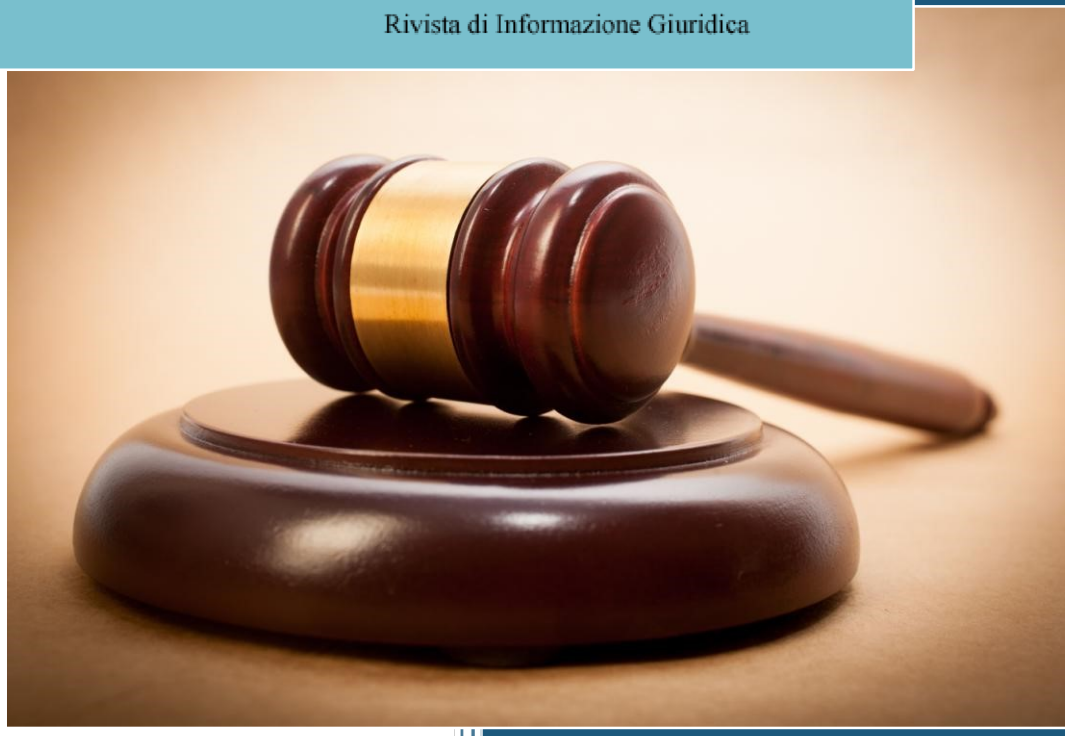
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Presentantation

Journal's Policy

Ex Parte Creditoris .it

Rivista di Informazione Giuridica



Ex Parte Creditoris
Rivista di Informazione Giuridica

EX PARTE CREDITORIS – ONLINE LAW JOURNAL	
1	Presentation
2	Why start Ex Parte Creditoris?
3	What are the advantages for the bank?
4	What are the advantages for the lawyer of the bank?
5	What are the advantages for the consultant of the bank?
6	How to work with Ex Parte Creditoris?
7	What is the purpose of the journal?
8	To conclude

1.PRESENTATION

Ex Parte Creditoris was started as a *network* for professionals in the banking sector.

The *mission* is to allow everyone who deals with legal issues (judges, lawyers, scholars) to benefit from a database fed by the expertise of many professionals.

Users will create a community in which every member, by contributing his own legal issues and projects, can coordinate his efforts in order to develop a free and common source of knowledge.

Therefore, the journal wants to be both a means to allow rapid and consistent professional updates, to shed light on the jurisprudence regarding this field of law and, above all, to provide food for thought.

Inter alia, the website aims to spot those professionals that distinguish themselves for the quality of their contributions.

The growth and the development of Ex Parte Creditoris depends on the enthusiasm of its contributors and on everyone who wants to contribute to its development.

Only thanks to the contributions and support of everybody the journal will be able to grow so as to become an important landmark for whoever operates in the legal system.

2.WHY START EX PARTE CREDITORIS?

Many websites provide unreliable and incomplete legal information because of an unilateral vision of the legal reality. For example, they only publish decisions that are favorable for savers.

We must understand that in our modern times disputes are won first and foremost on the web and then in the courtrooms as judges more and more often seek for legal information on specialized websites.

On the other hand, we do not understand why no bank has done anything to publish favorable decisions with respect to banking disputes.

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Ex Parte Creditoris was set up with the purpose of remedying this shortcoming and thus share decisions favorable for the banks.

3.WHAT ARE THE ADVANTAGES FOR THE BANK?

The primary aim of the journal is to spread decisions favorable for the banking system.

The service is free and the journal presents itself as an alternative to the websites that endorse decisions favorable to the consumers.

The journal wants to be a place where meeting reports, updates and confrontations allow to develop defensive strategies the banking litigation.

A portal that allows the banking lawyers to update and broaden their knowledge in order to efficiently satisfy the main interests of the credit system.

The journal aims at regularly publishing and sharing the outcomes of disputes which are favorable for the banks in the following ways:
a) by pointing out the legal rule that the expert extrapolates out of every decision;
b) by organizing meetings, *stages*, seminars, courses aimed at developing a specific culture in the subject.

4.WHAT ARE THE ADVANTAGES FOR THE LAWYER WHO REPRESENTS THE BANK?

Every professional may publish decisions favorable for the bank in order to emphasize his own professional capabilities.

5. WHAT ARE THE ADVANTAGES FOR THE CONSULTANT OF THE BANK?

Legal advice represents one of the most important issues when a case goes to a court of law.

In this sense, the sharing of the decisions favorable for the banking system provides to every consultant the possibility to broaden his personal knowledge so as to demonstrate his professional qualities and affirm those accounting principles that should always be applied in the banking disputes.

6.HOW TO COLLABORATE WITH EX PARTE CREDITORIS?

You just need to send an email to our email address redazione@expartecreditoris.it with the relevant decision accompanied possibly (but not necessarily) with the reference to the legal rule and a brief comment.

7.WHAT IS THE PURPOSE OF THE JOURNAL?

The purpose of the law journal is to become the landmark website in the Italian banking world, publishing and sharing everyone's expertise, favoring a broader knowledge of the decisions favorable for the banks, enhancing the professional profile of the users, proposing improvements and *best practices*.

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The journal wants to pursue the goal of enhancing the efficiency of banking disputes through the transmission of *know-how*, standardization of models for the submissions of statements in the proceedings, practical analysis of new laws, knowledge of the case law of the courts, the formation and specialization addressed to whoever operates in this field.

To sum up: liaising the legal departments of the banks for a more efficient management of banking disputes.

8.TO CONCLUDE

We consider the contributions of every professional in the banking sector essential for the growth of the journal and for a rapid diffusion of the so-called "web of the creditors".

The journal will always be free and open. Its main purpose is to promote common sense as opposed to legal speculation.

The staff
Ex Parte Creditoris

Avv. Antonio De Simone

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Ex Parte Creditoris
Rivista di Informazione Giuridica

Policy and legal notes

Ex Parte Creditoris – Rivista di informazione giuridica
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Ex Parte Creditoris is a law journal with a free and open access, daily updated, dedicated to support creditors' exigencies and to provide an in-depth analysis on the problems regarding the management of banking disputes.

The journal, founded by experienced lawyers, is the unique law journal that supports the banks through the sharing of decisions favorable for the banking system and provides a valid **support in the management of the banking disputes.**

More specifically, the journal gathers the favorable decisions and then classifies them in judicial reviews.

It goes without saying that nowadays the disputes are decided first on the web and then in the courtrooms, as many judges more and more often do their research on specialized websites.

MODALITY OF TRASMISSION AND/OR RECEPTION

The articles published on "Ex Parte Creditoris" are commented on by judges, lawyers and university professors.

Everyone can report on a decision by sending it to the following email address: redazione@expartecreditoris.it, possibly (but not necessarily) with the legal rule.

In these cases the decision will be written with the following wording:
reported by the attorney at law MARIO ROSSI of the bar association of Rome.

The goal is to create a link among the banks so as every banking lawyer who has obtained a favorable decision can submit that decision to the journal and allow its publication in the web.

The editorial staff reserves the right not to publish contributions whose content does not comply with the law or it is not in line with the characteristics of the portal.

MODALITIES OF DATA ISSUANCE

Every decision is carefully checked by the editorial staff.
Favorable decisions are always managed by respecting the **privacy**[1] policy, more specifically:

- elimination of *personal data*[2] (names and last names; addresses, fiscal codes; images, health data, banking data, and every other data which may bring to the acknowledgement of the parties inside the judgment);
- elimination of *judicial data*[3] (*such as*, sentences, mandatory residence and residence prohibition, measures alternative to detention).

(Example: BANCA SPA – DEBITORE SRL – FIDEIUSSORE).

[1] Decreto Legislativo 30 giugno 2003, n. 196 "Codice in materia di protezione dei dati personali" pubblicato nella *Gazzetta Ufficiale* n. 174 del 29 luglio 2003 - Supplemento Ordinario n. 123
[2] Art. 4, comma 1, lettera b), Decreto Legislativo 30 giugno 2003, n. 196
[3] Art. 4, comma 1, lettera e), Decreto Legislativo 30 giugno 2003, n. 196

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In the footnote to every publication we add the following: "*the decision has been modified by eliminating personal data for privacy reasons*"

In every decision the editorial staff will bring about the necessary "*omissis*" in order to avoid reporting possible facts that would be defamatory for the bank or not relevant for the purposes of the journal.

Decisions that do not qualify for publication will be erased and destroyed.

MODALITIES OF DATA STORAGE

Decisions will be gathered by subject in order to facilitate the research for the users.

Favorable decisions for the banks are embedded in the **RASSEGNE GIURISPRUDENZIALI (judicial reviews).** These reviews prove to be very useful for the professional who wants to safeguard the bank's interests as he can easily find the most updated case-law and use it in his disputes.

After the publication of the decisions, the original document s destroyed and the copy, once all personal data have been removed, will be archived on a special server.

MEMBERS OF EX PARTE CREDITORIS

Members of the editorial staff are competent and experienced professionals who tackle the problems of the banking disputes on a daily basis.

GRATUITOUSNESS and RESPONSABILITY

The journal is **FREE, OPEN and WITHOUT ANY OBLIGATION AND/OR COST FOR THE BANKS** and it presents itself as an alternative to the websites that safeguard consumer's interests.

No remuneration is given or required to those who collaborate to the journal.

The Bank is exempt from every civil, criminal and administrative liability related to the work done by the journal.

OBJECTIVES OF THE PORTAL AND FINAL CONSIDERATIONS

Ex Parte Creditoris started as a *network* for professionals from the banking sector.
The primary aim of the journal is to publish the decisions favorable for banking system.
The journal aims to be a portal where lawyers that work for banks may update their professional knowledge so as to better manage their disputes and thus better meet the interests of the creditors.

The journal will always be **FREE, OPEN and WITHOUT BONDS**.

If you need any further information feel free to contact the staff of Ex Pert Creditoris.

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