Moizes Palma

Age	51 years old	**Home**	+54 911 39043118
Marital Status	Married, with a 16-year old son	**Mobile**	+54 911 39043118
Nationality	Brazilian/Australian Citizenship	**Alternative Mobile**	+54 911 27480796
Office e-mail	moizes.palma@hsbc.com.ar		
Alternative e-mail	moizespalma@msn.com		

- Current role: As the Chief Risk Officer and ExCo member in Argentina I am responsible for leading the Country Risk function to identify, assess, monitor and make timely and measured judgments on all current and potential future risks faced by HSBC in order to protect the employees, assets and reputation of the Group, and to grow shareholder value and profitability. The Chief Risk Officer is responsible for the following: 1) Wholesale Credit and Market Risk; 2) Retail Banking & Wealth Management Risk; 3) Operational Risk ; 4) Security Risk; 5) Insurance Co.; 6) Asset Management co.
- *Risk professional with 28 years of risk management experience and 02 years in business as relationship banker: in-depth corporate analysis, managing large credit portfolios and credit analysis teams. Currently authority level of maximum USD 100mln for new transactions with a portfolio of USD 8bln in direct exposure. Currently managing approximately 110 people.*
- *Strong communication and judgement skills, fair decision making and delivery on tight deadlines capabilities. Broad experience in presenting complex structures and recommending credits in diverse industries to senior management and committees. Strongest points in my profile are highly balanced and assertive decision making style, good problem solving skill, strong coaching and leadership capabilities – resulting in highly motivated, engaged and committed teams (87% engagement ratio during the last snapshot).*
- *Former role as Head of Wholesale Credit and Market Risk for Australia managing a team of 22 Senior Risk Managers (risk decision team for new deals and a team for work out. Authority level of maximum USD 200mln for new transactions with a portfolio of USD 45bln in direct exposure (being USD 100 bln in limits).*
- *Head of HSBC Emerging Markets Wholesale Risk in New York for 3.5 years being responsible for all assets US-booked for Latin American Portfolio (approx. USD 14bln in direct exposure). The position in NY has been taken after 2 successful years working as a Head of Wholesale Credit Risk for HSBC Brazil with a team of 60 members (from SME to Global Banking). Prior to HSBC I have worked 11 years within ABN AMRO group in Brazil and in Europe.*
- *Senior corporate credit analysis skills, including: advanced financial modelling experience, performing client visits and co-ordinating the whole chain of credit process. Acted as member of the ABN AMRO Executive Credit Committee for 8 years.*
- *Career plans fall within the Risk Management function, moving towards improving leadership and having a new international working experience, in the medium term.*

Education

1988–1992 Pontifícia Universidade Católica do Rio Grande do Sul (PUC/RS) — Brazil
Double-degree: B.A. Business and B.S. Computer Science.

Career History

Time Period	Company	Position
Dec/2017to present	HSBC Argentina	**CRO – Chief Risk Officer**
05/09/2013 to Nov/2017	HSBC Australia	Head of Wholesale Credit &Market
06/2010 to 08/2013	HSBC – USA	SVP – Emerging Markets GBM
05/2008 to 06/2010	HSBC – Brazil	Head of Wholesale Risk Brazil
03/2006 to 03/2008	ABN Amro / Head office – Netherlands	VP Credit Risk (Americas & Asia)
2003 to 2006	ABN Amro / São Paulo – Brazil	Risk Mgr. Wholesale Clients
2000 to 2003	ABN Amro / São Paulo – Brazil	Risk Mgr. Middle and Corporate
1998 to 2000	ABN Amro / South Region – Brazil	Regional Risk Manager-Corp.
1997 to 1998	ABN Amro / South Region – Brazil	Sr. Corporate Risk Analyst
1994 to 1996	Banco Nacional/Unibanco – Brazil	Relationship Banker
1992 to 1994	Banco Nacional – Brazil	Risk Analyst
1990 to 1992	PricewaterhouseCoopers – Brazil	Consultant

INTERNAL

Current job description — CRO HSBC Argentina (Expatriated from Australia)

Principal Accountabilities:

Impact on the Business

- Lead and direct the Risk Function, as a partner to the business, supporting growth aspirations whilst retaining the appropriate risk management discipline to achieve strategic goals mainly considering the high volatile moments (including country default) during the last 03 years.
- Keep strong crisis management skills, including leading CRAGs for the country with focus on liquidity management, capital management and P&L.
- Direct and/or functional oversight of Argentina's Risk Management operations
- Recommend/Approve significant Corporate counterparty exposures ensuring that Risk/Reward is appropriate
- Oversight of Retail portfolios ensuring that appropriate Risk/Reward based methodologies are in place
- Identify emerging risk issues and initiate mitigating strategies
- Establish and maintain the in-country Risk Appetite framework and Stress Testing activities (regulatory and business as usual)
- With Finance, ensure that robust regulatory reporting processes are in place
- Act as the in-country expert in Market Risk/Traded Credit Risk and ensure that effective local processes and procedures are in place
- Maintain portfolio quality in own and third party funds of HSBC Life and annuities. Avoid risk concentrations in these funds

Customers / Stakeholders

- Strengthen the understanding of risk management in Argentina, by incorporating risk considerations in all activities undertaken to enhance shareholder value delivered by the country
- Manage key relationships with regulators, rating agencies, industry bodies and auditors

Leadership & Teamwork

- Build a strong cross-functional team and a network of skilled Risk Managers, in all Risk disciplines
- Ensure that Risk teams are motivated and engaged, and have the appropriate skills to manage and monitor the risks that flow through the Group
- Ensure Group Values are reflected in how Risk is managed in day-to-day actions and decisions

Operational Effectiveness & Control

- Communicate risk strategy and policies throughout the Country
- Monitor effectiveness of implementation of risk strategy and policies
- Undertake a periodic review and assessment of the Group's investment in Risk management
- Implement the Group's Regulatory and Financial Crime Compliance policies
- Maintain and improve the efficiency of Risk systems
- Maintain robust cost discipline, rationalise and consolidate Risk expense
- Maintain oversight of Operational Risk, by contributing to the development of mitigation plans to limit and reduce Group operational losses

Major Challenges

HSBC Argentina has faced significant market volatility, including sovereign default. Enabling all business segments, in an environment of high interest rates, inflationary uncertainty, political change, and significantly increased competition from both local and overseas banks. The regulatory and legislative environment continues to be undergoing fundamental change. As such, it is important to be flexible and proactive in order to anticipate and adapt quickly to such changes.
The Risk function seeks to ensure that all aspects of risk pertaining to the business in Argentina are efficiently and systematically managed to maximise profitability even under extreme stress. This requires a careful balance to be struck between meeting the business aspirations of the business, while complying with HSBC's credit culture. This in turn requires the CRO to be both receptive and understanding to new or non-standard business initiatives, but at the same time maintaining firm and consistent risk management policies, bearing in mind the ultimate risk/reward that the proposed business will bring to HSBC in Argentina.

Effective management of operational Risks, and especially Financial Crime Risk, is critically important in the context of Argentina.

Former job description — HSBC Australia (International Transfer from New York on a local basis)

Main activities and achievements as Head of WMR Australia can be summarized as follows:

- Responsible for overseeing a large/global corporate portfolio composed by Capital Goods, Metals and Mining, Petrochemicals, Oil & Gas as well as Infra-Structure Project Finance, M&A and Derivatives for all Australian based institutions and international Conglomerates with assets booked in both balance sheets within Australia and Hong Kong.
- Manager of a team of 22 Wholesale Credit Risk Specialists (being 04 dedicated to work out, one responsible for early warning and watch list and two specialists in market risk and treasury credit risk), maintaining a high level of productivity and commitment. Lead the Risk Team as a partner of the business, supporting growth aspirations whilst retaining the appropriate risk management discipline to achieve strategic goals.
- Managed portfolio's exposure of approx. USD 45 bln. Processing roughly 350 credit requests per month with no overdue backlog and group's benchmark risk processes and controls — recently audited with no material findings (satisfactory score).
- Maintain Non-Performance Advances and Impairment Provisions within Acceptable Levels (reached a level of 60% below budget).
- Ensure that robust processes are in place to work with Finance and Regulators such as overseeing the rollout of the IFRS9 model to HSBC Australia
- Manage key relationships with regulators, rating agencies, industry bodies and auditors.
- Lead the Risk People Agenda including succession planning, talent management, performance management and strong employee engagement management.
- A high level of competence is required to determine solutions around appropriate risk measures, risk processes, risk monitoring and management. I am also member of the Risk Management Committee for Australia reporting all issues related to Wholesale Risk in Australia.
- Analysis of credit proposals for all Australian and International clients (Business Banking, Middle Market, Large Corporate, Global Banking and Markets, Financial Institutions, Sovereigns, Pension Funds and Insurance Cos). We make an advice and recommendation directly to our regional office in Hong Kong and our opinion is considered by Group Risk in London for Large Transactions (i.e. Regional CRO, Regional CEO or Global CRO in London).
- Monitoring of all Economic Capital related reports (rating models, loss given default models, pricing models, etc.) to assure credit tools were properly used and minimum returns are reached as well as monitoring compliance with Australian Risk Limit Mandate (risk appetite for Australia developed by Risk in a close collaboration with all businesses areas).
- Maintain cost discipline, rationalise and consolidated risk expenses as well as enhance the MI data and reports to Senior Management within the Region and Globally.

Prior activities in HSBC

HSBC USA (expat from Brazil) – Head of Wholesale Credit Risk Emerging Market Risk

Main activities and achievements as Head of Credit Risk Emerging Market in HSBC USA can be summarized as follows:

- Responsible for overseeing a large/global corporate portfolio composed by Capital Goods, Metals and Mining, Petrochemicals, Oil & Gas as well as Infra-Structure Project Finance, M&A and Structured Derivatives for all Latin American based institutions with USD assets booked in HSBC USA.
- Managed portfolio's exposure of approx. USD 14 bln and total limits of USD 25 bln. Processing roughly 700 credit requests per year with no overdue backlog and group's benchmark risk processes and controls — audited with no material findings (satisfactory). Achieved a status of a centre of expertise for high-complexity deals within Group's risk departments.
- Monitoring of all Economic Capital related reports (rating models, loss given default models, pricing models, etc.) to assure credit tools were properly used and minimum returns are reached as well as monitoring compliance with Latin American Risk Limit Mandate (risk appetite for the region) and US regulators.
- Direct relationship with the Commercial Department within Latin America (from Mexico to Argentina and Chile) to assure proper risk coverage standards and work towards the feasibility of business opportunities.

HSBC Brazil – Head of Wholesale Credit Risk Brazil

Main activities as a Head of Wholesale Credit Risk Brazil are summarized as follows:

- Manager of a team of 60 Wholesale Credit Risk Specialists (being one also responsible for Sustainability Risk and other specialist in market risk and treasury credit risk), maintaining a high level of productivity and commitment. Strong coaching and leadership skills were key characteristics for that position; most of credit Managers were recruited by me and were part of my team at ABN Amro in Brazil and in Amsterdam.
- Responsible for a large/global corporate portfolio composed by Agribusiness, Capital Goods, Metals and Mining, Petrochemicals, Oil & Gas and Automotive companies with a total exposure of approx. USD 16bln and total limits of USD 34 bln (including GBM, Local Corporate, Middle Market and Private Baking).
- Key participant on complex transaction structures, M&A, DCM and Financial Restructuring deals. Representative of HSBC in the Brazilian largest credit restructuring process (USD 2.5 bln): Aracruz Group in which HSBC had an exposure of BRL 270M in derivative transaction — successfully completed in Aug/2009. CEO awarded in 2009
- Analysis of credit proposals for all Wholesale being analysed and questioned as well as restructured and a decision taken for proposals under my authority level (up to USD 48 mln). To higher authority level, an advice and recommendation is written and then the proposal is presented to local CRO or proper credit authority (i.e. Regional CRO, Regional CEO or Global CRO in London).
- Direct relationship with the Business Department to assure proper risk coverage standards and work towards the feasibility of business opportunities.

International career at ABN Amro Group (up to March/2008)

VP Credit Risk at Group Risk Management – Wholesale Credit Risk (Expat from Brazil)
Amsterdam, The Netherlands

Main activities as a VP Credit Risk in ABN AMRO`s Group Risk Management - Corporate Credit Risk can be summarized in the following items:

- Up-to-date knowledge of main Industry sectors covered by Americas, Italy and Asia Desk.
- Analysis of credit proposals from all ABN AMRO Group, from all regions, that felt within Head-Office authority level (i.e. exceed local authorities). Proposals were analysed and questioned, an advice and recommendation was written so the proposal was presented by the SVP to the proper credit authority (i.e. Executive Vice-Presidents, Executive Committees).
- Integration with the Business Department.
- Provided expertise on Latin America credits, products and policies to the Americas, Italy and Asia Desk.

Prior activities in ABN Amro Group

Risk Manager for Wholesale Clients in Business Unit LATAM (2003 to 2006)
Sao Paulo, Brazil

- Responsible for a team of 10 Wholesale Credit Risk Analysts, reaching high level of productivity and commitment.
- Oversight of a corporate credit portfolio with a total exposure of approx. USD 10 bln.
- Member of the Brazil Executive Credit Committee (local authority level of EUR 75 mln).
- Responsible for the main “Industry Reviews” in Brazil. Reports were prepared and submitted to the appropriate committees in Brazil and in the Head Office (Amsterdam) comprising industries such as Sugar and Alcohol, Soy, Fertilizer and Textile.

Risk Manager Middle and Corporate Clients (from 2000 to 2003)

Sao Paulo, Brazil

- Responsible for a Team of 12 Middle Market Credit Analysts creating excellent standards of productivity and new analysis processes. The managed portfolio was composed by Middle Market Companies (annual sales from USD 10 mln to USD 300 mln) + Agribusiness ones (Soy, Fertilizer and Sugar & Alcohol) with a total exposure of approx. USD 6.0 bln.
- Member of the Brazil Executive Credit Committee and Brazil Middle Market Committee.
- Local Risk Rating Systems Manager after having worked directly with the Country Risk Officer for Latin America on the creation of this system. Responsible for creating and presenting Credit Risk and Risk Rating Systems training courses for all credit analysts and Relationship Managers (approx. 250 attendees).
- Participated on the creation of ABN Amro Middle Market segment team in Brazil, and also on the merge of SUDAMERIS with ABN Amro Group and earlier on Banco Real’s acquisition by ABN Amro on 1998/1999.
- Successfully coached credit trainees (8 trainees, some are currently overseas enjoying international experience).

Previous experiences: Regional Risk Manager and Sr. Corporate Analyst (from 1997 to 2000)
Porto Alegre – South of Brazil

Started in banking as a trainee, worked as Relationship Banker for 2 years and was promoted to Regional Risk Manager based on excellent performance. Joined ABN Amro Group in April 1997 as a Senior Corporate Analyst for ABN Amro's Brazilian southern region operation. Prior to that, had 5-year experience in other local Brazilian banks (Nacional and Unibanco). Main Credit Risk related experiences in this period were:

- Responsible for submitting and seeking the Credit Committee's approval for credit limits of Corporate Banking clients in Brazil (clients with annual sales higher than USD 100 mln).
- In charge of a team of 3 credit analysts in different cities.
- Delivered the performance targets and contributed to the bank's come back as a strong market player.
- Successfully coached trainees.

Languages

Language	Oral	Written
Portuguese	Native	Native
English	Proficient	Proficient
Spanish	Proficient	Advance

Courses & Training

- Developing High Value Business Partnership – Asia HSBC Learning Centre – June/2014 (Singapore)
- Senior Risk Management Programme – HSBC Group Learning/IMD – Dec-2011 (London).
- Risk Management Programme – HSBC Group Learning – Aug-2009 (Mexico)
- ABN Amro's Leaders Development Programme (2005 - 1.5 Years in Brazil and Amsterdam)
- Leadership Program at ABN AMRO Head Office – 2003 (Amsterdam).
- Many Coaching Courses at ABN AMRO Academy – 2000/2001 (Brazil)
- English proficiency achieved in one year with a private teacher (Brazil).
- Immersion Executive English Course of 140 hours at the University of California, Berkeley (U.S.A)
- Immersion Spanish course at the University of Sevilla – (Spain)
- ABN AMRO Academy – Credit Courses:
  - Risk Analysis for Lenders 2 – Project Finance - Colombia.
  - Risk Analysis for Lenders 3 – Holland
  - Streamlining Credit Documents – Brazil

Interests and hobbies

- My family, foreign cultures and history, diversified reading, wine tasting, arts and travelling.
- Diversity and inclusion. I have been honoured to be considered by Yahoo Finance as one of the most influent Executives working to promote the inclusion of the LGBTQ+ community. Awarded in 2019.
- I am the Pride Group Sponsor being proud of including HSBC into Pride Connection Network
- I am also sponsor of a program called Women as part of the World to promote the business with companies led by women bringing new deals and promoting equality.

— References are available upon request —

INTERNAL


REPUBLICA ARGENTINA - MERCOSUR
REGISTRO NACIONAL DE LAS PERSONAS
MINISTERIO DEL INTERIOR
EXTRANJERO
Apellido / Surname
PALMA DA SILVA
Nombre / Name
MOIZES
Sexo / Sex
M
Nacionalidad / Nationality
BRASILEÑA
Ejemplar
B
Fecha de nacimiento / Date of birth
05 FEB/ FEB 1969
Fecha de emisión / Date of issue
19 DIC/ DEC 2019
FIRMA IDENTIFICADO/ SIGNATURE
Documento / Document
95.809.429
Trámite Nº / Of. ident.
00622350894
7008


DOMICILIO: AVENIDA FIGUEROA ALCORTA 3535 27 1 - CIUDAD AUTONOMA DE BS AS - COMUNA 14
LUGAR DE NACIMIENTO: BRASIL - -
FECHA DE INGRESO AL PAIS: 13 NOV 2017
CATEGORIA DE INGRESO: Temporaria
EXPEDIENTE: 1879002017 DISPOSICION: 209220
FECHA DE RADICACION: 18 DIC 2019 VENC.: 14 FEB 2022
Dr.Eduardo E. de Pedro
Ministro del Interior
PULGAR
IDARG95809429<8<<<<<<<<<<<<<<<
6902058M2202141BRA<<<<<<<<<<<4
PALMA<DA<SILVA<<MOIZES<<<<<<<<

Solicitud Re-Vetting

La información suministrada en este documento será verificada y tratada en forma estrictamente confidencial.

Lugar y Fecha	
Ciudad / Provincia	Fecha DD/MM/AAAA
Ciudad Autónoma de Buenos Aires	09-12-2021

DATOS PERSONALES								
Nombre y Apellido:	Moizes Palma Da Silva			**Mail:**	moizes.palma@hsbc.com.ar			
Teléfono:	5491139043118			**Nº de CUIL/ CUIT:**	23-95809429-9			
Fecha de nacimiento:	05-02-1969			**Lugar de nacimiento:**	Porto Alegre, Brasil			
Nacionalidad:	Brasil			**Estado civil:**	**Soltero**		**Divorciado**	
					Casado	X	**Otro**	

DOMICILIO *(Últimos cinco años. Favor de iniciar con el actual.* **Es indispensable que cubra los últimos 5 años sin espacios de tiempo)**					
Domicilio:	Avenida Figueroa Alcorta 3533, Piso 27, departamento 1			**Entre calles:**	Jerónimo Salguero y Cavia
Localidad:	Ciudad Autónoma de Buenos Aires	**Cod. Postal**	1425	**Teléfono:**	011 5778-0108
Domicilio Anterior (por favor incluir Localidad y Código Postal)	Jerónimo Salguero 3031, Piso 27º				
Domicilio Anterior (por favor incluir Localidad y Código Postal)	18/80 College Street , Sydney , Australia, 2010				

¿Ha vivido en el extranjero por seis meses o más dentro de los últimos cinco años?	**SI X**
	NO

Si seleccionó "SI" en la pregunta anterior, por favor, indique los siguientes detalles
NOTA: Por favor, proporcionar fechas exactas del viaje.

País	**Australia**				**Motivo del viaje**	**Trabajando para HSBC Australia antes de ser Expatriado a Argentina**
Período	**Desde**	05/09/2013	**Hasta**	**20/12/2017**		
País					**Motivo del viaje**	
Período	**Desde**		**Hasta**			

INFORMACIÓN ADICIONAL			
¿Ejerce algún cargo directivo en alguna sociedad, compañía, agencia, asociación, fideicomisos, fondos, asociaciones comerciales, organismo público u otra entidad con participación estatal o multilateral, constituidas en el país o en el exterior? o ¿Es dueño de alguna de las entidades listadas precedentemente?			**SI**
			NO X
En caso afirmativo indicar	**Nombre de la empresa**		**Cargo que ejerce**
Está relacionado, mediante vínculo familiar, cónyuge/pareja, amistad o socio, con algún funcionario público, cualquiera sea el nivel, o con un proveedor de servicio o bien de un cliente corporativo de HSBC?			**SI**
			NO X
En caso afirmativo indicar	**Nombre Completo de la persona**	**Parentesco**	**Cargo**
¿Ha desempeñado Ud. Funciones de auditor externo auditando HSBC en los últimos 5 años?			**Si**
			NO X

En caso afirmativo por favor indicar período	Desde (MM/AA)	Hasta (MM/AA)

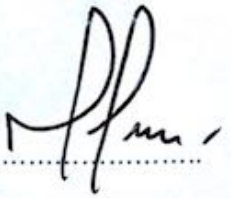
La información suministrada en este documento será verificada y tratada en forma estrictamente confidencial.

Declaración - Protección de Datos Personales

Declaro que los datos arriba consignados son correctos, completos y que he confeccionado esta declaración sin falsear ni omitir ninguno y autorizo a HSBC Bank Argentina S.A, HSBC Seguros de Vida (Argentina) S.A., HSBC Seguros de Retiro (Argentina) S.A., HSBC Administradora de Inversiones S.A., HSBC Participaciones (Argentina) S.A., HSBC Valores S.A., HSBC Argentina Holdings S.A.. a verificar dichos datos y realizar los exámenes preocupacionales y controles que correspondan, quedando el ingreso a la Compañía sujeto a su resultado. Asimismo, si el puesto al que me postulo es considerado de "Alto Riesgo" por alguna de las Compañías mencionadas, autorizo a realizar los controles adicionales establecidos en la política del Grupo HSBC (Manual de Instrucciones Funcionales de Riesgo Global – Punto B.3.4.15).
Autorizo a HSBC Bank Argentina S.A., HSBC Seguros de Vida (Argentina) S.A., HSBC Seguros de Retiro (Argentina) S.A., HSBC Administradora de Inversiones S.A. SGFCI, HSBC Participaciones (Argentina) S.A., HSBC Valores S.A. y HSBC Argentina Holdings S.A. (en forma conjunta, "HSBC Argentina") a que, por motivos de organización interna, administración de mi registro personal y laboral, eficiencia de los procesos de HSBC Argentina y/o del Grupo HSBC y/o gestiones requeridas por el Grupo HSBC, procesen mis datos personales y/o laborales que posean, obtengan en el futuro y/o generen y cedan y/o transfieran los mismos a HSBC Holdings plc. y/o a cualquiera de sus afiliadas y/o terceros (en cualquier jurisdicción extranjera), quienes serán responsables de su tratamiento y confidencialidad.
La Agencia de Acceso a la Información Pública, en su carácter de Órgano de Control de la Ley de Protección de Datos Personales N° 25.326 (la "Ley 25.326"), tiene la atribución de atender las denuncias y reclamos que interpongan quienes resulten afectados en sus derechos por incumplimiento de las normas vigentes en materia de protección de datos personales. Previa acreditación de mi identidad, tengo derecho a solicitar y obtener información de mis datos personales incluidos en los bancos de datos públicos, o privados destinados a proveer informes; quienes deben proporcionar la información solicitada dentro de los diez días corridos de haber sido intimado fehacientemente. Vencido el plazo sin que se satisfaga el pedido, o si evacuado el informe, éste se estimara insuficiente, quedará expedita la acción de protección de los datos personales o de hábeas data prevista en esta ley. El derecho de acceso a que se refiere este artículo sólo puede ser ejercido en forma gratuita a intervalos no inferiores a seis meses, salvo que se acredite un interés legítimo al efecto. El ejercicio del derecho al cual se refiere este artículo en el caso de datos de personas fallecidas le corresponderá a sus sucesores universales.
Asimismo, en cumplimiento de lo establecido por el Art. 6 de la Ley 25.326, declaro conocer y aceptar que: (i) mis datos personales y laborales serán incorporados en la base de Recursos Humanos de HSBC Argentina y del Grupo HSBC (de corresponder) y utilizados para los fines de mantener y administrar la relación laboral de acuerdo a las normas laborales vigentes; (ii) tengo derecho a acceder a mis datos personales en forma gratuita en intervalos no inferiores a seis meses, salvo que acredite un interés legítimo al efecto y que, de ser procedente, tengo derecho a rectificar y/o suprimir mis datos (Arts. 14,15 y 16 de la Ley 25.326).

Outside Activities

Con carácter general, los empleados se comprometen a declarar si ocupan una posición de influencia o control con una entidad externa distinta de HSBC o sus filiales, internamente llamado "Outside Activities". El propósito de este control es asegurar que la reputación, la imagen y los intereses del Grupo HSBC estén protegidos y que dichos roles no resulten en un conflicto de intereses, riesgo reputacional o una violación reglamentaria para el Grupo HSBC. Para declarar esto, deberá solicitar el formulario de Outside Activities a RRHH o a su gerente de línea. Si tiene alguna duda acerca de algún rol que todavía desempeñe fuera de HSBC, consulte inmediatamente con su Gerente de Línea, brindando una descripción detallada del rol y en qué organización es llevado a cabo; para así evitar un conflicto de interés.

Firma del empleado: 

Nombre y Apellido: Moraes Palma da Silva

edenor

Empresa Distribuidora y Comercializadora Norte S. A.
Av. Del Libertador 6363, C1428ARG, CABA

B

Liquidación de Servicio Público N° 0023-51094001 Emisión 04/11/2021 C.A.B.A.
C.E.S.P Nº 32442003879751 Fecha de Vencimiento: 07/11/2021

Hasta el 18/11/2021
TOTAL A PAGAR $ 8.158,90

2°. Vencimiento con recargo hasta el
23/11/2021 $ 8.237,92

Hasta el **01/12/2021** puede abonar en entidades habilitadas. Transcurrida esa fecha podrá hacerlo a través de **edenordigital.com, Pago Fácil, Provincia NET Pagos y Rapipago.**

La próxima liquidación vence el 18/12/2021

Datos del cliente
Cuenta 2 029 232 136
PALMA DA SILVA MOIZES

S.E.:133-45

FIGUEROA ALCORTA PTE AVDA 3535 T C 27-1
(1425) Palermo Ciudad Autonoma de Bs As CABA
E/C SALGUERO JERONIMO Y CAVIA

CORREO: URBANO EXPRESS ARG. S.A. R.N.P.S.P. N.0766
Ciclo/Ruta: B25/ 219000 -Mensual- Med. Nro.: 73529019

TARIFA: T1-R8 Actividad: RESIDENCIAL
CUIT: Situación IVA: CONSUMIDOR FINAL

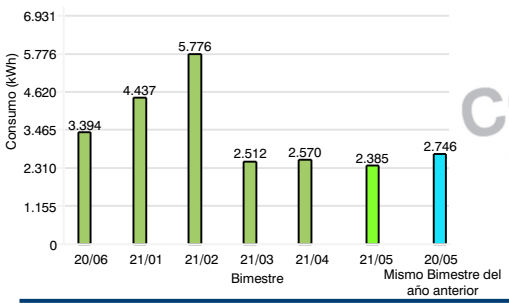
Consumo eléctrico

Total Consumo **2385 kWh en 62 días**

Días comprendidos: 31 de 62 equiv a 1193 kWh de 2385 kWh

Período de consumo: 05/08/2021 AL 06/10/2021

Evolución anual de su consumo



Liquidación 2 de 2 - Bimestre 5

Cargo fijo	1.950,36
Cargo variable	4.454,66
Otros Conceptos	0,00

Conceptos Eléctricos	$ 6.405,02
Impuestos y Contribuciones	$ 1.753,88
Saldo anterior	$ 0,00
Total a pagar	**$ 8.158,90**

CONSUMO CON SUBSIDIO DEL ESTADO NACIONAL

Canales de contacto

Oficina Online:
edenordigital.com | app edenordigital: Las 24 hs, los 365 días del año.

Sitio web:
edenor.com

Atención telefónica: 0800-666-1000
Falta de luz o emergencias: Las 24 hs, los 365 días.
Consultas comerciales: lunes a viernes de 8 a 20 hs y sábados de 9 a 13 hs.

Oficina Comercial:
En pos de cumplir con el aislamiento social y preventivo debido al COVID-19, las oficinas comerciales se encuentran momentáneamente cerradas.

Información al cliente

- **CODIGO DE PAGO: 0020 2923 2136**
- **SUBSIDIO DEL ESTADO NACIONAL: $7.966,85.**
- Ante cualquier duda sobre los valores consignados en la liquidación podrá comunicarse al Servicio de Atención Telefónica
- **A la fecha de emisión de la presente, este suministro no registra liquidaciones emitidas pendientes de pago por consumo de energía eléctrica.**

Consultas sobre tarifa social: 0800-333-3000
www.argentina.gob.ar/enre/tarifa-social-servicios-electrico-edenor-edesur



Talón de pago
Tarifa T1-R8 -MENSUAL-
Cuenta N° 2 029 232 136
Liquidación de Servicio Público N° 0023-51094001

Total a pagar AL VENCIMIENTO 18/11/2021 $ 8.158,90
Total a Pagar AL 2do. VENCIMIENTO 23/11/2021 $ 8.237,92

63500202923213602000815890000823792591251811101120

DRNP: 65511620; CUIT: 30-65511620-2; I.V.A: Resp. Inscripto: Impuestos Internos: No Responsable; Ingresos Brutos: Exento.

Detalle de la liquidación

Cargo fijo	(31 días a $3837,80) / 61 días total	**$ 1950,36**
Cargo variable	(1193 kWh) x (31 días a $3,7340) / 31	**$ 4454,66**

Medidor N° 73529019	*Numer. Activa 1*	*Numer. Activa 2*	*Numer. Reactiva*
Lectura actual (Real)	133198	0	
Lectura anterior	130813	0	
Consumo		2385 kWh	
Total Consumo		**2385 kWh**	

Fact. multipl. Med. Actual 1

Domicilio de Consumo

FIGUEROA ALCORTA PTE AVDA 3535 T C 27-1
1425 PALERMO CIUDAD AUTONOMA DE BS AS CIUDAD AUTÓNOMA DE BUENOS AIRES

Detalle - Conceptos eléctricos

1 - Cargo fijo		1.950,36
2 - Cargo variable		4.454,66
Total		**$ 6.405,02**

Detalle - Impuestos y Contribuciones

Impuesto al Valor Agregado	21,0000 %	1.345,05
Contribución Municipal	6,3830 %	408,83

(El monto de IVA discriminado no puede computarse como crédito fiscal.)

Total **$ 1.753,88**

Detalle del recargo

Recargo s/ítems 1 a 4, 6, 7, 8, 10 a 13, 15, 16, 18, 23 y 27.	62,03
-Impuesto al Valor Agregado	13,03
-Contribución Municipal	3,96
Total recargo	**$ 79,02**

Información importante

De no recibir la Liquidación antes de: los CINCO (5) días previos a su vencimiento para Usuarios NO comprendidos en la Ley de Defensa del Consumidor; o DIEZ (10) días previos a su vencimiento para Usuarios comprendidos en el Art. 1° de la Ley de Defensa del Consumidor, deberá dirigirse a cualquier Oficina Comercial para gestionar la misma.

LIQUIDACIONES IMPAGAS
Titulares de la Tarifas 1-R y 1-G y Titulares Tarifa 2 y Tarifa 2 Peaje: los pagos fuera de término están sujetos a penalidad conforme lo dispuesto en el Reglamento de Suministro de Energía Eléctrica (Resolución E.N.R.E. N° 524/2017 Art. 5° Inciso b).
En todos los casos EDENOR sólo podrá ejercer estos derechos siempre que acredite que se ha efectuado la entrega de la factura con una anticipación de CINCO (5) DIAS a la fecha de vencimiento.

SUSPENSIÓN / INTERRUPCIÓN DEL SUMINISTRO
Transcurridos catorce (14) días de mora la Distribuidora se encuentra facultada para disponer la suspensión del suministro de energía eléctrica al deudor moroso, previa comunicación con no menos de veinticuatro (24) horas de anticipación. Transcurrido un mes desde la fecha de esa suspensión, si el titular no hubiera solicitado la rehabilitación del servicio, la Distribuidora podrá proceder al corte del suministro (retiro de la conexión domiciliaria, y del medidor o equipo de medición). Para la rehabilitación del servicio o reconexión del suministro deberán abonarse los importes previstos en el Cuadro Tarifario vigente, de conformidad con lo establecido en el Reglamento de Suministro y el Contrato de Concesión.
En caso de no estar conforme con el servicio brindado, usted podrá efectuar su reclamo en forma personal, telefónica, por correspondencia postal o electrónica ante nuestras oficinas y teléfonos de atención al usuario y, en caso de no estar conforme con la resolución adoptada, podrá recurrir ante el Ente Nacional Regulador de la Electricidad, Suipacha 615, PB (de 9 a 17 h.), comunicarse gratuitamente al 0800-333-3000. Obtener información en la página web www.enre.gov.ar".
Edenor no se hace responsable por pagos realizados fuera de los medios indicados en esta factura.
Le recordamos que Edenor no tiene cobradores a domicilio.
Pago con cheque: deberá ser librado únicamente por el titular de la cuenta y extendido a la orden de Edenor S.A., la presentación del mismo será hasta la fecha del vencimiento de su factura inclusive. Dicho pago se considerará válido en la fecha en que sea acreditado en nuestra cuenta.
Los gastos que origine el rechazo total o parcial del o los cheque/s, por motivos no imputables a Edenor, son a cargo del titular del suministro y serán incluidos en la próxima facturación.
La percepción del capital sin reserva no implicará renuncia al cobro de intereses en caso de mora en el pago.
Los intereses devengados entre la fecha de vencimiento de facturas anteriores y su efectiva cancelación en entidades habilitadas serán incluidos en la/s próxima/s facturación/es.
Para usuarios alcanzados por la Ley N° 24.240: usted podrá rescindir el contrato de suministro mediante el mismo medio utilizado para la contratación. Usted tiene derecho a reclamar una indemnización si le facturamos sumas o conceptos indebidos o reclamamos el pago de facturas ya abonadas, Ley N° 24.240
Si se ha modificado la titularidad del suministro o la tarifa aplicable al mismo deberá regularizar su situación, comunicándose con el Servicio Telefónico Comercial.
Usted puede efectuar reclamos por dudas o posibles errores en su facturación percibiendo, si correspondiera, las penalidades previstas en el Reglamento de Suministro o en el Contrato de Concesión.
Usted puede consultar el cuadro tarifario vigente en cualquiera de nuestras oficinas comerciales de atención al público (Art. 4° inciso h) del Reglamento de Suministro.

Oficinas Comerciales

Horario de atención: Días hábiles de 8 a 15 h.

• **C.A.B.A (Chacarita)**	Guzmán 302, Ciudad Autónoma de Bs.As.
• **C.A.B.A (Palermo)**	Bulnes 1789, Ciudad Autónoma de Bs.As.
• **Escobar**	Estrada 970, Escobar
• **General Las Heras**	Gobernador Arias 500, Gral. Las Heras
• **General Rodríguez**	Pedro Whelan 81, Gral. Rodríguez
• **González Catán**	Dr. Enrique Simón Pérez 4851, González Catán
• **Hurlingham**	Av. Pte. Gral. Julio A. Roca 963, Hurlingham
• **Ituzaingó**	Lucio V. Mansilla 945, Ituzaingó
• **José C. Paz**	Av. H. Yrigoyen 432 (Ruta 197 y Lafinur), José C. Paz
• **Laferrere**	Av. Luro 5668, Gregorio de Laferrere
• **Malvinas Argentinas**	Gral. Savio 3252, Los Polvorines
• **Marcos Paz**	Pedro Agüero 50, Marcos Paz
• **Merlo**	9 de Julio 90, Merlo
• **Moreno**	Av. Alcorta 2558, Moreno
• **Morón**	Mendoza 329, Morón
• **Pilar**	Edificio Bureau Pilar, General Güemes 80, La Lonja
• **San Fernando**	Domingo F. Sarmiento 1342, San Fernando
• **San Isidro**	Av. Andrés Rolón 1049, San Isidro
• **San Justo**	Av. Pte. Dr. Arturo U. Illia 2850, San Justo
• **San Martín**	Ayacucho 2843, San Andrés
• **San Miguel**	Av. Pte. Juan D. Perón 464, Muñiz
• **Tapiales**	Boulogne Sur Mer 1490, Ciudad Madero
• **Tigre**	Buenos Aires 732, Gral. Pacheco
• **Tres de Febrero**	Dr. M. Moreno 4649, Caseros
• **Vicente López**	Av. Maipú 1971, Vicente López

Débito automático

• A través de su cuenta bancaria mediante el sistema de pago directo.
• A través de su tarjeta de crédito: VISA, MASTERCARD, AMERICAN EXPRESS y CABAL.

Internet | Cajeros automáticos

• **edenor**digital: Pague su factura con tarjeta de crédito VISA, Mastercard y American Express o tarjeta de débito VISA de forma rápida y segura. Ingrese a **edenor**digital.com o descargue la app en su celular.
• PagoMisCuentas - BANELCO: Para operar se requerirá el ingreso del "N° de código de pago" ubicado en "Información al cliente".
• Link Pagos y Link: Para operar se requerirá al ingreso, anteponer 041 al "N° de código de pago" ubicado en "Información al cliente".

Bancos habilitados para el cobro de liquidaciones a sus clientes

• DE LA CIUDAD DE BUENOS AIRES
• CREDICOOP COOP. LTDO.
• HSBC BANK ARGENTINA S.A.
• SUPERVIELLE S.A.

Entidades no bancarias habilitadas para el cobro

Provincia NET Pagos, Pago Fácil y Rapipago.

Pago de facturas vencidas

• Provincia NET Pagos
• Pago Fácil
• **edenor**digital

Falta de suministro

SMS

Envíe un mensaje de texto al 28456 con la palabra Luz y a continuación (con un espacio) su **número de cuenta** (sin espacios).

edenordigital

Realice online su reclamo ingresando en **www.edenordigital.com** o a través de la **app edenordigital** en su celular.

Robo de luz y de instalaciones

El robo de luz, cables u otro tipo de instalaciones nos afecta a todos.
Denúncielo al (011) 4346-5555 las 24 horas, todos los días del año.