

Loan Agreement

1. The Borrower (whose personalised Reference number is stipulated in the clause 1.1 of this Loan Agreement) herewith enters into a Loan Agreement(s) with the Lender (Bondora AS) on the following terms and conditions:

1.1. Reference number of the Borrower's User account	999999
1.2. Loan Principal	3300.00 EUR
1.3. Currency in use	EUR
1.4. Interest rate	13% (Thirteen per cent) a year
1.5. Number of repayments	60 monthly payments
1.6. Due date of monthly repayments	each month on the 5 calendar day
1.7. Due date of the first repayment	on 05/11/2024
1.8. Contract fee	196.73 EUR
1.9. Annual Percentage Rate (per annum)	21.95 %
1.10. Annual management fee	4 %

2. The Borrower hereby represent and warrants the following:

2.1. all personal data and/or any other information provided by the Borrower (given either over the phone, or in writing etc.) upon applying for a loan and/or during the process of assessing the creditworthiness of the Borrower and information about the purpose of the respective loan, the social status of the Borrower and about the income and expenses of the Borrower are true, otherwise the Borrower is liable of any damage caused due the fact that the Borrower provided false information/data;

2.2. the Borrower don't have any valid payment defaults;

2.3. the Borrower is the final beneficiary;

2.4. the Borrower has no valid judgement of criminal conviction;

2.5. the Borrower has the passive and active legal capacity and the Borrower has a capacity to exercise will in accordance of the legislation of his/her country of residence;

2.6. the Borrower understands that the loan applied for is obligation and the Borrower has to repay the loan in accordance of the Loan Agreement;

2.7. the economic situation of the Borrower allows to fulfil the conditions of the Loan

Agreement;

2.8. the Borrower gives his/her consent to the Lender to process his/her personal data according to the provisions of the Terms of Use;

2.9. the Borrower has read the Loan Agreement and General Conditions of the Loan Agreement and understands the rights and obligations arising from these agreements and the terms of these agreements are in accordance with the Borrower's will.

3. General Conditions of the Loan Agreement (in the version as of the date of this Loan Agreement) shall be an integral part of this Loan Agreement.

4. The Borrower understands that this Loan Agreement may constitute of multiple separate loan agreements and the Loan Amount is the total amount of all the loan agreements. All loan agreements are subject to the same terms and conditions except for the loan amount. The Borrower understand that each loan agreement can be assigned to a different third party by the Lender. This Loan Agreement constitutes of the following loan agreements (lender, number of the loan agreement and loan amount):

{BidsTable_Eng}

Digitally approved by the Borrower in the Portal on the 3.15.27.169 at 07/09/2024 10:46:56 (UTC+02:00).

Meno: John Doe
Rodné číslo/dátum narodenia: 000000000
Podpísané dňa: 07/09/2024 10:46:56
Podpísané z IP adresy: 3.15.27.169

Meno: Bondora AS
Identifikačné číslo spoločnosti: 11483929
Podpísané dňa: 07/09/2024 10:46:56
Podpísané z IP adresy: 5.28.40.75

General Conditions of Loan Agreement

1. Definitions

Terms used in this Loan Agreement have the respective meanings as defined in the Bondora Terms of Use.

2. ENTRY INTO LOAN AGREEMENT

The Loan Agreement is legally binding and shall be considered concluded between the Borrower and the Lender as of the date when the respective Loan Agreement has been digitally approved by the Borrower and the Lender.

3. WARRANTIES AND REPRESENTATIONS OF BORROWER AND LENDER

3.1. The Borrower warrants and represents that the personal data given by the Borrower upon applying for a loan and the information about the purpose of the respective loan, the social status of the Borrower, and about the income and expenses of the Borrower are true. The questionnaire containing the said data shall constitute an annex to the Loan Agreement. The Borrower understands that the Lender has right to cancel the Loan Agreement and claim for repayment of whole Loan Amount, accrued interest and any other unpaid obligations if the Borrower has given false information upon submitting the respective Loan Agreement (example but not limited to his/her social status, income and expenses, documents submitted etc).

4. USING THE LOAN AMOUNT

4.1. The Borrower shall only have the right to use the Loan Amount for the intended purpose noted in the questionnaire referred to in clause 4.1 of this General Terms.

4.2. The Lender shall have the right to demand that the Borrower prove the use of the Loan Amount for the intended purpose. Upon the receipt of a request to prove the use of the Loan Amount for the intended purpose, the Borrower shall immediately, but in no less than five (5) working days, submit the documents that prove the use of the Loan Amount for the intended purpose to the Lender. In order to prove the use of the Loan Amount for the intended purpose, the Borrower shall submit the bank statements of all their bank accounts or any other documents that allow the Lender to identify the purpose of using the Loan Amount.

5. TRANSFER OF LOAN AMOUNT

5.1. Upon entry into a Loan Agreement the Loan Amount shall be transferred to the Borrower's Client account. Therewith it shall be deemed that the Lender has performed the Loan Agreement and the Loan Amount shall be deemed as disbursed to the Borrower.

5.2. By certifying the Loan Agreement, the Borrower grants approval that the Loan Amount shall be given to their disposal before the expiry of the term of using the right of withdrawal of consumers.

6. RIGHT OF WITHDRAWAL OF BORROWER

6.1. The Borrower shall have the right to withdraw from the Loan Agreement within 14 calendar days as of the date of entry into the Loan Agreement. In the event that more than one Loan Agreement has been entered into on the basis of the this Loan Agreement, it shall only be possible to withdraw from all the Loan Agreements at once on the basis of this clause.

6.2. In the event that the Borrower wishes to withdrawn from the Loan Agreement, they shall submit a withdrawal application to the Lender in the Portal by using the respective technical solution within 14 calendar days as of entry into the Loan Agreement. If the Borrower is a natural person, they may also withdraw from the contract by communicating a respective notice to the Lender's Support e-Mail Address as specified in the Terms of Use.

6.3. In order to withdraw from the Loan Agreement by using the technical solution provided therefor in the Portal, the Loan Amount and the interest calculated needs to be accessible on the Borrower's Client account; in this case, Loan Amount shall be returned immediately. In the event that a Borrower who is a natural person gives notification by e-mail, they shall immediately, but not later than within 30 days as of the submission of the withdrawal application, return the Loan Amount (i.e. the principal amount of credit) and the interest calculated on the Loan Amount by using the respective technical solution in the Portal. If the Borrower who has submitted a withdrawal notice fails to adhere to the above term, it shall be deemed that they have not withdrawn from the Loan Agreement(s).

7. INTEREST, MANAGEMENT FEE AND DEFAULT INTEREST

7.1. The Loan Agreement shall be entered into at the interest rate as set out in the Loan Agreement. The Interest shall be paid as a percentage on the outstanding Loan Amount. The Interest shall be charged until the full repayment of the Loan Amount, i.e. in the event of a default of the Borrower also after the arrival of the due date and/or expiry of the Loan Agreement. The Interest shall be calculated daily, based on a 30-day month and 360-day year. The Interest shall be paid only for the period of using the money, i.e. as of the date when the Loan Amount is transferred to the borrower's Client account.

7.2. The Management Fee shall be paid to the Operator by the Borrower for managing the conclusion and enforcement of the Loan Agreement (including the bookkeeping about the payments made between the parties of the Loan Agreement). The Management Fee shall be paid as a percentage on the original Loan Amount applicable

on the moment of concluding the Loan Agreement. The Management Fee shall be charged until the full repayment of the Loan Amount and of all other claims, costs and expenses deriving from the respective Loan Agreement, i.e. in the event of a default of the Borrower also after the arrival of the due date and/or expiry of the Loan Agreement. The Management Fee shall be calculated daily, based on a 30-day month and 360-day year. The Management Fee shall be paid monthly along with the Loan and Interest payments. In order to pay the Management Fee, the Borrower shall secure that there is an according balance on his/her/its' User account to cover the Management Fee on the respective due date of this fee.

7.3. In the event of exceeding the due date of each single payment default interest shall, as of the calendar day following the due date, be charged on the portion of the outstanding Loan Amount at the rate specified in the Loan Agreement.

8. REPAYMENT OF LOAN AMOUNT

8.1. The Loan Amount shall be repaid and the Interest shall be paid pursuant to the annuity principle during the term specified in the Loan Agreement (the total monthly repayment of the Loan Amount and the Interest shall be equal during the repayment term, except for the first and last payment) in portions whose number corresponds to the length of the term of repayment of the Loan Amount in months. Repayment shall take place on the basis of the terms and conditions set out in the Loan Agreement. The first payment shall become collectible on the date specified in the Loan Agreement. Each following payment shall become collectible on the respective date of the following calendar month. The Lender may alter the due date of the first repayment and/or due date of monthly repayments with the consent of the Borrower. The Interest shall be calculated on the balance of the outstanding Loan Amount as of the date of crediting the Loan Amount to the Client account. The Interest shall be payable on a monthly basis along with a portion of the Loan Amount.

8.2. In order to repay the loan, the Borrower shall secure the respective balance of his/her/its User account (if necessary by transferring the amount corresponding to the payment specified in article 8.1 of these General Conditions to the Client account via the Current Account of the Portal by the due date, indicating the Reference number of the Borrower's User account and the Current Account number of the Portal in the payment order). The description of the payment indicated in the payment order does not have any legal meaning for the Lender. The Borrower's payments shall be debited from the Client account automatically by the Lender on the respective due date and are sent to the User account of the Lender. If the due date falls on an Estonian public or

bank holiday, the due date shall be deemed as arrived on the first working day following the day off.

9. EARLY REPAYMENT OF LOAN AMOUNT

9.1. The Borrower may terminate the Loan Agreement before the prescribed time only by using the technical solution provided therefor in the Portal. In the event that more than one Loan Agreement has been entered into on the basis of the Loan Agreement, it shall only be possible to terminate all the Loan Agreements at once.

9.2. In order to terminate a Loan Agreement before the prescribed time, the Client account shall have a respective balance corresponding to the sum of repayable principal amounts, calculated interest and default interest pursuant to the Loan Agreements entered into on the basis of the Loan Agreement and any other outstanding amounts.

9.3. In order to terminate a Loan Agreement pursuant to clause 9.1 of the General Conditions, the Borrower shall submit a respective certified application in the Portal to the Lender. Upon termination of the Loan Agreement by the Borrower, the sum corresponding to the repayable Loan Amount, the calculated interest and the default interest shall be charged automatically from the Client account and it shall be transferred to the Lender.

10. NOTIFICATION

10.1. The Borrower shall notify the Lender immediately, but in no less than five (5) working days, of any changes in the data submitted to the Lender or specified in the agreements entered into with the Lender, including, but not limited to, any changes in their name, address, contact details, obligations, job, income and other data.

10.2. The Borrower shall immediately notify the Lender of any changes in their personal data.

10.3. The notification of any changes in the data shall be submitted in writing or by means of the technical solution of the Portal.

10.4. Failure to provide notice of any changes in the data shall constitute a fundamental breach of the terms and conditions of the Loan Agreement, in case of which the Lender shall have the right to demand a contractual penalty from the Borrower. The contractual penalty for every violation shall be 2 (two) percent of the Loan Amount.

11. EVENT OF DEFAULT

11.1. If the due repayment date of the Loan Amount is exceeded, the default interest specified in Loan Agreement shall be calculated.

11.2. The first repayment made after failure to make the repayment by the due date shall first be used for covering the debt collection expenses (if any), then the repayment of the Loan Amount (principal), thereafter for payment of the Interest and finally, payment of the default interest.

11.3. After the development of a payment problem, the Lender shall send the respective information to the Payment Default Register. The data to be communicated shall be as follows: given name and surname, national identification number, commencement and end date of credit problem, amount of credit problem and data concerning the nature of the contractual relationship from which the arrears arise. Payment Default Register shall have the right to communicate the aforesaid data on the basis of a contract entered into for an indefinite period to credit institutions and other persons who have a legitimate interest concerning the creditworthiness of the persons entered in the register and collect a charge therefor. The following data concerning the person who is the object of the inquiry shall be communicated to persons with a legitimate interest: commencement and end dates of the credit problem, extent of the sum of credit problem and the sector from which the credit problem arises. The Borrower shall have the right to submit a challenge pursuant to the procedure published on the website of the Payment Default Register for deleting a credit problem entry from the Payment Default Register. The purpose of processing data is to allow the Borrower to examine their credit problems, make payments and allow other credit institutions to rely on the disclosed information for making credit decisions.

11.4. In the event that the overdue amount equals or exceeds the sum of two repayments and more than one month has passed from the due date of the second repayment and if the Lender has without success granted an additional term of two weeks to the Borrower for the payment of unpaid Loan Amount together with notification that the Lender shall cancel the Loan Agreement upon failure to pay the unpaid amount within the term and the Lender shall claim for payment of the whole Loan Amount, the Lender shall have the right to demand immediate payment of the entire Loan Amount and the calculated interest. If the repayment is the last to be repaid, or if the Loan Agreement has been entered into with one scheduled repayment, the consequences provided in the previous sentence shall apply if the respective

payment has become due and one month has passed.

11.5. The Borrower shall bear any and all necessary and reasonable costs relating to the collection of claims that have become collectible, incl. legal expenses, debt collection expenses and court expenses, incl. procedural expenses of expedited payment orders.

12. CLAIMS ARISING FROM THE LOAN AGREEMENT

12.1. The Lender shall have the right to assign the claims arising from the Loan Agreement to the third party.

13. FINAL PROVISIONS

13.1. To the extent that the relationships between the parties to the Loan Agreement have not been regulated by the Loan Agreement, they shall be governed by the provisions of the Terms of Use in force, which constitute an inseparable part of the Loan Agreement.

13.2. The Loan Agreement shall be subject to the legislation of the country of residence or country of permanent location of the Borrower (as of the time of conclusion of the Loan Agreement).

13.3. The Loan Agreement shall remain in force until the Borrower has paid the Loan Amount, the Interest, the default interest and the outstanding fees to the Lender in full via the Portal.

13.4. This agreement has been drawn up in English.

These General Conditions are applicable to all Loan Agreements concluded via Portal between the Users after 08.09.2015 and before the entry into force of the next version of the General Conditions.

Meno: John Doe
Rodné číslo/dátum narodenia: 000000000
Podpísané dňa: 07/09/2024 10:46:56
Podpísané z IP adresy: 3.15.27.169

Meno: Bondora AS
Identifikačné číslo spoločnosti: 11483929
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