

Pre-Contractual Information

1. TERMS

- 1.1. **Borrower or Customer** is a private individual who has entered into a user and/or loan agreement with the company Bondora AS, Finnish branch.
- 1.2. **Lender or Portal** – is Bondora AS, Finnish branch, Business ID 2694508-8, address Veturitie 24 A 66, 00520 Helsinki, Finland.
- 1.3. **Bondora** is an electronic service platform located online at www.bondora.fi and operated by Bondora AS, Finnish branch.
- 1.4. **User Account** is a Bondora account that the loan applicant must create when submitting a loan application.
- 1.5. **Loan Amount** is the sum of money that we transfer for your use based on the loan agreement.
- 1.6. **Agreement** is the loan agreement entered into between the company Bondora AS, Finnish branch, and the loan applicant.
- 1.7. **Schedule** is the repayment table for the loan amount and loan interest, created based on the terms of the loan agreement. The schedule is available on the Bondora user account at any time and displays the repayment amounts, numbers, and due dates.

2. CONCLUSION OF THE AGREEMENT

- 2.1. Consider your financial capabilities and obligations before entering into a loan agreement. Also consider situations where you might unexpectedly lose your job or your income decreases. The loan applicant's repayments should not exceed 50% of their monthly income.
- 2.2. The loan applicant must create a Bondora user account before submitting the loan application or at the same time as submitting it.
- 2.3. The loan applicant must provide accurate and appropriate information in the loan application. Bondora AS, Finnish branch, has the right to contact supervisory authorities if there is suspicion that the information has been falsified or third-party data has been used.
- 2.4. You must also submit an overview of your income and expenses together with the loan application.
- 2.5. After the loan application is submitted, we will generate an offer based on the applicant's information and data collected from databases.
- 2.6. The loan applicant must accept the loan application and enter into a loan agreement in order to receive the loan. In addition, we may request the conclusion of a brokerage agreement.
- 2.7. We will transfer the loan to the borrower's personal bank account.

3. WITHDRAWAL FROM THE LOAN APPLICATION AND AGREEMENT

- 3.1. The loan applicant has the right to cancel the loan application up until the moment we transfer the funds to the applicant's personal bank account.
- 3.2. The loan applicant has the right to withdraw from the loan agreement within 14 days from the date the agreement was concluded by submitting a withdrawal request through the Bondora portal.
- 3.3. When exercising the right to withdraw from the agreement, the loan applicant must repay the full loan amount along with the interest accrued from the time of disbursement to the time of repayment within 30 days. If the loan amount is not repaid within the aforementioned period, the loan applicant is considered not to have withdrawn from the agreement.
- 3.4. The loan and interest amount must be paid to the bank account of Bondora AS, Finnish branch. The payment details can be found on the website www.bondora.fi.



4. CALCULATION OF LOAN INTEREST AND MONTHLY REPAYMENT

- 4.1. Interest is the fee the loan applicant pays for the use of money.
- 4.2. We apply an annual fixed interest rate for the entire duration of the loan. For interest calculation, we use a 30-day month and a 360-day year.
- 4.3. Bondora AS, Finnish branch, prepares a repayment schedule for each loan offer after the loan agreement is concluded. The schedule is based on annuity payments, meaning equal monthly installments. The repayment schedule is for informational purposes and is available on the loan applicant's Bondora user account. The absence of a schedule does not release the applicant from the obligation to make repayments.
- 4.4. NOTE: The first and last payments in the schedule may differ from the regular monthly payments, as their amounts depend on the number of days between the agreement date and the first payment date, as well as rounding.
- 4.5. The monthly loan repayment must be transferred to the bank account of Bondora AS, Finnish branch. The payment details required for the transfer can be found on the website www.bondora.fi. NOTE: The payer's bank may charge service fees according to its price list.

5. EARLY TERMINATION OF THE LOAN AGREEMENT

- 5.1. The loan applicant has the right to repay the loan amount partially or in full before the due date. This can be done through the Bondora portal via the applicant's user account.
- 5.2. In the event that the loan is repaid in full, we will calculate the loan interest up to the date the repayment is made, and the loan applicant must pay it together with the loan amount.

6. COSTS RELATED TO THE LOAN AGREEMENT

All costs related to the loan are listed in the price list available on the website www.bondora.fi. The loan applicant who has entered into a loan agreement agrees to pay the following fees:

- Loan agreement fee – payable immediately after the agreement is concluded
- Monthly administration fee – paid together with the monthly repayment and included in the interest amount shown in the repayment schedule
- Regarding monthly payments, we would like to draw the applicant's attention to the fact that a service fee determined by the applicant's bank may be added when making repayments.



7. POSSIBLE CONSEQUENCES OF BREACH OF CONTRACT AND TERMINATION OF AGREEMENTS BY BONDORA AS, FINNISH BRANCH

7.1. Bondora AS, Finnish branch, has the right to unilaterally terminate the agreement if the loan applicant

- Fails to comply with the terms of loan usage or the conditions of the loan agreement
- Has provided falsified or incorrect information
- Is in arrears for two or more loan repayments and more than 30 days have passed since the last scheduled payment date
- Uses technical methods within the www.bondora.fi portal that have not been previously agreed upon with Bondora AS, Finnish branch. If the loan applicant breaches the obligations stated in the agreement, Bondora AS, Finnish branch has the right to:
 - Send payment reminders to rectify the violations
 - Bondora AS, Finnish branch also has the right to charge interest on principal payments that have not been made according to the repayment schedule
 - Demand a penalty fee and/or fine and/or procedural costs (the fine corresponds to the maximum amount permitted by applicable legislation for each day the payment is delayed)
 - Charge costs related to the cancellation of the loan agreement
 - Charge other costs related to the cancellation of the loan and the usage agreement (e.g., costs related to court proceedings, enforcement, or bankruptcy procedures)

7.2. The loan applicant must be aware that in the event of a breach of contract, the applicant's assets may be seized and auctioned off, and any payment defaults may be reported to the Asiakastieto credit database.

7.3. A breach of contract may significantly impair the applicant's ability to obtain loans in the future.

8. HOW TO RESOLVE DIFFICULTIES RELATED TO CONTRACTUAL OBLIGATIONS

- 8.1. You can find solutions for reducing short- or long-term payment obligations on the website of Bondora AS, Finnish branch, at www.bondora.fi.
- 8.2. Prompt resolution of emerging issues helps avoid additional costs caused by payment arrears.
- 8.3. You can receive further advice and assistance by contacting a debt advisor if needed.

9. HOW TO OBTAIN MORE INFORMATION

- 9.1. In case of problems, we recommend contacting the customer service of Bondora AS, Finnish branch, which will offer possible solutions to customers within 30 days of receiving the notice.
- 9.2. If the solution provided by Bondora AS, Finnish branch is not satisfactory, the customer has the right to contact the local consumer protection association or a court of law.
- 9.3. When turning to the court, it is important to take into account the additional costs that may arise.