

GENERAL TERMS OF THE CREDIT AGREEMENT

1. REPRESENTATIONS AND WARRANTIES OF THE CUSTOMER

1.1. The Customer represents and warrants:

- 1.1.1. they are at least 18 years old and not older than 70 years old;
- 1.1.2. they have full legal capacity to enter into and execute this Credit Agreement;
- 1.1.3. their permanent or primary place of residence is in Latvia;
- 1.1.4. they are the final beneficiary with respect to the Total Credit Amount;
- 1.1.5. on the date of conclusion of this Credit Agreement, they are not a politically exposed person, a family member of a politically exposed person or a person closely associated with a politically exposed person;
- 1.1.6. they are not subject to international and/or national financial sanction(s);
- 1.1.7. they have a bank account opened in their name in a credit institution which has its place of business in a contracting state of the European Economic Area;
- 1.1.8. they have not entered into this Credit Agreement due to fraud and/or under the influence of a relevant mistake, an unlawful threat or violence, or other condition which may have unpropitiously influenced their judgment;
- 1.1.9. the Creditor has provided them with sufficient information about the terms and conditions of the Credit Agreement, they fully understand the risks deriving from and associated with the Credit Agreement, including the consequences of the delay in payments, and do not need any additional information or explanations;
- 1.1.10. they have thoroughly examined the Payment Schedule, fully understand its contents and confirm it is fully coherent with their will;
- 1.1.11. they have thoroughly examined the Terms of Use, Privacy Policy, Complaints Procedure, Price List and all pre-contractual information, including the information provided by the means of the Standard European Consumer Credit Information (SECCI) form, and fully understand their contents and confirm that they are fully coherent with their will;
- 1.1.12. personal data and other information provided by them to the Creditor upon applying for the credit or during the process of assessment of their creditworthiness or at any other time over the phone, in writing or otherwise, including information about the purpose of the Total Credit Amount, their social and financial status and the income, assets, and expenses are true, accurate and not misleading and they have not withheld any information relevant to the Creditor in relation to the assessment of their creditworthiness; and

- 1.1.13. they are fully aware of their financial situation, and it allows them to fully comply with this Credit Agreement.

2. ENTERING INTO AND THE DURATION OF THE CREDIT AGREEMENT

- 2.1. This Credit Agreement shall be considered concluded, legally binding and enter into force between the Creditor and the Customer as of the date it is electronically or digitally confirmed by both Parties.
- 2.2. This Credit Agreement shall remain in force until the Customer has fulfilled all their financial obligations arising from and/or in connection with this Credit Agreement or, if terminated earlier in accordance with the terms of this Credit Agreement, until the period such termination comes into force.

3. NOTIFICATION AND VERIFICATION OBLIGATIONS OF THE CUSTOMER

- 3.1. The Customer shall notify the Creditor without delay, but in any case within 5 (five) Banking Days about:
 - 3.1.1. any changes in the data and/or documents submitted to the Creditor, including any changes in the personal, banking and contact information of the Customer;
 - 3.1.2. any events which have and/or might have a material adverse effect on the ability of the Customer to comply with the terms and conditions of the Credit Agreement and/or on the financial condition of the Customer, including, if enforcement, bankruptcy, or similar proceedings are initiated with respect to the Customer.
- 3.2. The Customer shall fulfill the notification obligations under Section 3.1 through the Portal, a contact form available at the Creditor's Website or by using the Creditor's contact details provided in this Credit Agreement.
- 3.3. The Total Credit Amount made available to the Customer under this Credit Agreement may be used, among other permitted personal purposes, for the following specific purposes:
 - 3.3.1. to refinance other outstanding credit or loan obligations of the Customer;
 - 3.3.2. to finance purchases or upgrades related to energy efficiency, such as insulation, heating systems, windows, or other improvements aimed at reducing energy consumption.
- 3.4. The purpose indicated by the Customer in the credit application and recorded in the Creditor's internal system shall be deemed the Customer's declared intent for the use of the Credit. By entering into this Agreement, the Customer confirms and agrees to such intended purpose.

- 3.5. Upon the Creditor's request, the Customer shall be obliged to submit evidence that at least 80% of the Total Credit Amount has been used for the aforementioned purposes (3.3.1. and 3.3.2). Such evidence may include, but is not limited to, bank statements, receipts, invoices, or confirmation letters from other lenders. The Customer undertakes to submit such documentation within 10 (ten) Banking Days from receiving the Creditor's written request.
- 3.6. Failure on the Customer's side to comply with the obligations under this Section 3 shall constitute a material breach of the Credit Agreement, in which case the Creditor may terminate the Credit Agreement and/or charge the Customer a penalty of two (2) per cent of the Total Credit Amount for each breach, not exceeding 10 % of the outstanding Total Credit Amount. The Customer shall pay the contractual penalty within one (1) month of receipt of the relevant written request. As regards the obligation to notify the Customer's contact details, such failure shall be deemed to be material if the Customer cannot be reached using the contact details provided to the Creditor.

4. DISBURSEMENT OF THE CREDIT

- 4.1. The Creditor shall disburse the amount corresponding to the Total Credit Amount without any additional order by the Customer to the Customer's bank account immediately (within two (2) working days from the date of conclusion of the Credit Agreement) after this Credit Agreement has entered into force.
- 4.2. The Creditor shall have a right to refuse to disburse the Total Credit Amount if the Customer has presented to the Creditor substantially false information or the material circumstances that served as a basis for the issue of the credit have changed, e.g., the creditworthiness of the Customer has deteriorated.

5. REPAYMENT OF THE PRINCIPAL AMOUNT AND ADDITIONAL COSTS

- 5.1. The Customer shall repay the Principal Amount to the Creditor by monthly payments, along with accrued interest and Management Fee, according to the terms and conditions set forth in this Credit Agreement and the Payment Schedule.
- 5.2. The Payment Schedule shall form an integral part of this Credit Agreement. It shall specify the number of monthly payments, the amount, and the due date of each payment. The Payment Schedule is available to the Customer in the Portal free of charge before entering into this Credit Agreement and shall remain in force during the duration of this Credit Agreement, unless amended in accordance with this Credit Agreement.
- 5.3. The Customer shall repay the Principal Amount and additional costs by making payments to their Portal Account.
- 5.4. The Customer shall have a sufficient amount of funds on their Portal Account on or before the due date of payment. If the due date of payment falls to a day that is non-



Banking Day, the Customer agrees that the due date is deemed to have arrived on the aforementioned non-Banking Day.

6. INTEREST

- 6.1. The Customer shall pay to the Creditor an interest on the outstanding Principal Amount at the Borrowing Rate specified in the Special Terms of this Credit Agreement.
- 6.2. The interest shall be calculated daily on the basis of a 30-day month and a 360-day year, as of the date the Total Credit Amount is disbursed until full repayment of the Principal Amount or until the full outstanding Principal Amount becomes due and payable due to a valid cancellation of or withdrawal from the Credit Agreement, whichever occasion arrives the earliest.

7. MANAGEMENT FEE, AGREEMENT FEE AND ANY OTHER FEES

- 7.1. The Customer shall pay the Creditor a Management Fee on the Principal Amount specified in Section 1.2 of the Special Terms of this Credit Agreement at the annual rate specified in Section 1.11 of the Special Terms of this Credit Agreement. The Management Fee shall be calculated on the basis of a 30-day month and a 360-day year, as of the date the Total Credit Amount is disbursed by the Creditor to the Customer until the Customer has fulfilled all their financial obligations arising from this Credit Agreement.
- 7.2. The Customer shall pay the Creditor an Agreement Fee in the amount specified in Section 1.3 of the Special Terms of this Credit Agreement. The fee shall be added to the Total Credit Amount and is set off by the Creditor before the credit is disbursed to the Customer.
- 7.3. Upon using an additional service provided by the Creditor, the Customer shall pay the Creditor a fee in accordance with the Price List available on the Creditor's website and as might be specified in the Terms of Use. All such fees shall be paid by the Customer to the Creditor in accordance with the relevant notification made available to the Customer in the Portal within the payment term indicated therein.

8. CONTRACTUAL PENALTY FOR FAILURE TO FULFIL OBLIGATIONS ON TIME

- 8.1. Upon a delay in the performance of any financial obligation in connection with this Credit Agreement the Creditor may require the Customer to pay Contractual Penalty at a rate equal to that agreed in Section 1.15 of the Special Terms of this Credit Agreement for each day of delay starting from the first day of delay.
- 8.2. The calculation of the Contractual Penalty is stopped by one of the following two conditions:

- 8.2.1. the Credit Agreement is terminated;
- 8.2.2. the total amount of the contractual penalty has reached 10 (ten) per cent of the outstanding Principal Amount.
- 8.3. The penalty shall be payable by the Customer to the Creditor in accordance with the relevant notification made available to the Customer in the Portal within the payment term specified therein. The Customer shall pay the penalty in addition to the Interest payable for the use of the Credit Amount.
- 8.4. Payment of the penalty shall not relieve the Customer from the obligation to fulfil obligations.
- 8.5. In the case of payment delays, in addition to the Contractual Penalty, the Creditor is entitled to charge reminder fees, collection costs and, if applicable, any legal or court expenses in accordance with the applicable law.

9. MAKING THE PAYMENTS AND ORDER OF THE PAYMENTS

- 9.1. The Customer shall make all payments in connection to this Credit Agreement to the Creditor's bank account specified in the contact details of this Credit Agreement or use any other method available on the Portal Account. Any changes in Creditor's bank details will be communicated to the Customer in accordance with the notification obligations under the Terms of Use.
- 9.2. The Customer shall make the payments under this Credit Agreement to the Creditor from a bank account opened in their name in a bank that has its place of business in a contracting state of the European Economic Area. Payments made from a bank account in the name of a third party are allowed only on reasonable and justified grounds and must be explicitly agreed with the Creditor.
- 9.3. The Customer is responsible for paying any additional costs that may arise in relation to the performance of the Customer's obligations under the Credit Agreement, such as bank transaction fees associated with the transfer of funds to the Creditor.
- 9.4. The amount paid by the Customer shall cover: (1) first, the Principal Amount; (2) second, the Interest; (3) third, the Management Fee; (4) fourth, Contractual Penalty for failure to perform contractual obligations on time; and (5) fifth, the costs incurred in connection with the debt collection.
- 9.5. If, on the basis of this Credit Agreement, the Customer has made a payment that is insufficient for the performance of all obligations of the Customer which have fallen due under this Credit Agreement, the payment shall cover first, the expenses incurred in relation to the collection of a debt; secondly, the principal amount; thirdly, interest; and fourthly, additional fees and other costs under the Credit Agreement, such as the Management Fee. If the Customer makes a payment to cover also fees fallen due under any other agreement between the Customer and the Creditor, such as the User Agreement, then the Creditor shall first allocate the insufficient payment to cover fees

fallen due under the other agreement, and second, to cover fees fallen due under the Credit Agreement.

10. RIGHT OF THE CUSTOMER TO WITHDRAW FROM THE CREDIT AGREEMENT

- 10.1. The Customer has the right to withdraw from this Credit Agreement without providing a reason within a period of 14 (fourteen) calendar days as of the date of entering into this Credit Agreement. The Customer must notify the Creditor of the exercise of the right of withdrawal before the expiry of the term specified above by submitting a withdrawal application which can be reproduced in writing through the Portal. The Customer may use the withdrawal form in the Portal but can also choose to withdraw via email or the contact form available at the Creditor's Website.
- 10.2. In order to validly withdraw from this Credit Agreement, the Customer must repay the Creditor without delay, but not later than within 30 (thirty) calendar days after submitting an application for withdrawal, the outstanding Total Credit Amount, and the accrued interest as of the disbursement of the Total Credit Amount to the Customer until repayment of the outstanding Total Credit Amount. Should the Customer fail to repay the necessary amount due within the term set forth herein, the Creditor shall continue to charge interest on the Total Credit Amount, and the Customer shall have the obligation to pay the interest on the Total Credit Amount plus the Management Fee until the completion of all obligations towards the Creditor.

11. RIGHT OF THE CUSTOMER TO EARLY REPAYMENT

- 11.1. The Customer may perform their obligations arising from this Credit Agreement in part or in full before the agreed due date by transferring relevant amounts to the Creditor and by informing the Creditor of the transfer through the Portal. After the Creditor has received the relevant amounts, the Customer shall be obliged to pay the interest only on the outstanding Principal Amount, if any. For the avoidance of doubt, the Credit Agreement shall remain in force until the Customer has fully paid to the Creditor all their financial obligations arising from and/or in connection with this Credit Agreement.

12. RIGHT OF THE CREDITOR TO TERMINATE THE CREDIT AGREEMENT

- 12.1. The Creditor may terminate the Credit Agreement without notice and demand immediate payment of the outstanding Principal Amount at any given time, along with accrued interest, fees, and other costs if the Customer:
- 12.1.1. is in whole or in part in payment delay for at least 1 (one) payment under the Payment Schedule, and the Creditor has, without success, granted an additional term of at least 30 (thirty) calendar days to repay the due amounts together with notification that the Creditor will terminate the Credit Agreement upon a failure to pay the delayed amounts;

- 12.1.2. the Customer is in partial or full delay with the last payment under the Payment Schedule for more than one (1) month;
 - 12.1.3. the Customer has an obligation to return the Total Credit Amount in a single payment and is delay for more than one (1) month;
 - 12.1.4. becomes subject to legal proceedings such as execution or attachment, undergoes bankruptcy, initiates negotiations for debt restructuring or composition, or otherwise becomes unable to dispose of their assets, and the Creditor finds that these reasons may hinder the Customer's ability to perform their obligations under this Credit Agreement;
 - 12.1.5. provides false or misleading information in connection with the establishment of this Credit Agreement and the assessment of the Customer's creditworthiness, or if the Creditor has reasonable suspicion that the Customer is using or will use the Total Credit Amount for illegal purposes;
 - 12.1.6. it becomes evident to the Creditor that one or more of the representations or warranties provided by the Customer in the Section 2 of the Credit Agreement was or is inaccurate;
 - 12.1.7. has been found guilty of money laundering, terrorism financing or has breached international sanctions during the term of the Credit Agreement; or
 - 12.1.8. in any other way breaches the provisions of this Credit Agreement and fails to remedy such breach in 14 (fourteen) calendar days after receiving the relevant notification from the Creditor.
- 12.2. In cases specified in Section 12.1, the Customer shall be obliged to make all payments immediately but not later than within 2 (two) days after receipt of the relevant notice from the Creditor in a format which can be reproduced in writing.

13. DEBT MANAGEMENT

- 13.1. If the Customer is in payment delay under the Credit Agreement, the Creditor shall have a right to report the Customer to the Payment Default Register. The Creditor shall have a right to send information regarding the Customer and the Credit Agreement to the Payment Default Register in accordance with the Privacy Policy.
- 13.2. Following a payment overdue or default under the Credit Agreement, the Creditor shall have a right, in each case pursuant to the applicable law, to notify the Customer thereof and send the following information to the chosen debt collection service provider: (1) given name and surname of the Customer; (2) national identification number or personal identification number of the Customer; (3) commencement date of the overdue payment; (4) the total amount of the overdue payments; and (5) details of the nature of the contractual relationship from which the arrears arises. The debt collection service provider shall have the right, on the basis of a contract concluded for an indefinite period, to communicate the aforementioned data to other credit providers

and other persons who have a legitimate interest concerning the creditworthiness of persons entered in the register and collect a charge therefor. If the payment obligations are overdue by more than sixty (60) days and the Customer has not raised objections within the specified term, Bondora or the debt collection service provider shall be entitled to include following information in the debt recovery database: (1) given name and surname, national identification number or identity number of the debtor; (2) the date on which the information is included in the Debt History Database; (3) the amount of the debt, including the principal amount, interest for the use of the Total Credit Amount or contractual or statutory interest and penalties, as well as accrued and unpaid Management Fee; (4) the portion of the debt paid; (5) the duration of debt repayment; (6) the status of the debt recovery. The Customer shall have the right to raise objections in writing to the existence or amount of the debt to the debt collection service provider within a specified term. The purpose of processing the data mentioned herein is to allow other persons with legitimate interest concerning the creditworthiness of the Customer to rely on the disclosed information upon making credit decisions with respect to the Customer.

14. RIGHT TO SECURE AND ASSIGN CLAIMS

- 14.1. The Creditor shall have the right to secure and/or assign claims arising from or in connection to the Credit Agreement to any third party. This assignment shall include rights and obligations arising also from accessory obligations related to the Credit Agreement. The Creditor's right to secure and/or assign claims shall not exempt the Customer from their obligations under the Credit Agreement.
- 14.2. Assignment of claims arising from or in connection to the Credit Agreement shall be exempt from any requirements applicable to the form of the Credit Agreement.

15. AMENDMENTS

- 15.1. Any amendments to the Special Terms of this Credit Agreement shall take effect as of the date the amendments have been approved by both parties unless prescribed otherwise in this section.
- 15.2. The Creditor shall have a right to unilaterally amend the General Terms of this Credit Agreement due to legislative changes or court order, and if necessary, to immediately comply with those changes or the court order. The Customer shall be notified of such amendments through the Portal without delay. The amendments shall enter into force as of the disclosure of the relevant notification in the Portal.
- 15.3. The Creditor shall have a right to unilaterally amend the General Terms of this Credit Agreement provided that such amendments result in terms and conditions more favorable to the Customer or otherwise are not unfair in relation to the Customer.

- 15.4. The Customer shall be notified of unilateral amendments by the Creditor at least 30 (thirty) calendar days in advance and shall be given a right to immediately terminate the Credit Agreement. For the avoidance of doubt, should the Customer choose to terminate the Credit Agreement, then they shall submit a relevant application to the Creditor within 30 (thirty) calendar days of receipt of relevant notification and must fulfill all their financial obligations arising from this Credit Agreement within the same term. For the avoidance of doubt, if the Customer fails to fulfill all their financial obligations arising from this Credit Agreement within such term, the Customer shall be deemed not to have validly terminated this Credit Agreement. The amended General Terms of this Credit Agreement shall enter into force within 30 (thirty) calendar days of the disclosure of the notification or when the Customer accepts the amended terms by declaring their intent in a form that can be reproduced in writing, whichever occurs earlier.
- 15.5. The Creditor shall have the right to unilaterally amend the Price List if reasonable grounds exist to do so. The Customer shall be notified of such amendments sixty (30) days in advance through the Portal, including notification by e-mail of the publication of the amendments. The amendments shall come into force after thirty (30) days of the disclosure of the relevant notification in the Portal.

16. CONFIDENTIALITY

- 16.1. This Credit Agreement and the information it contains are confidential and the parties of the Credit Agreement are prohibited from disclosing it to third parties without the prior written consent of the other party, except to a third party whose right to receive information arises from the applicable law or explicitly from this Credit Agreement. If the Customer fails to duly perform the obligations arising from this Credit Agreement, the Creditor shall have the right to disclose the information concerning this Credit Agreement and the Customer to third parties at its own discretion in accordance with Sections 13 and 14 of this Credit Agreement.
- 16.2. The processing of the information concerning this Credit Agreement and the Customer shall take place in accordance with the Privacy Policy and the provisions of this section shall not preclude or limit the application of the provisions of the Privacy Policy. The Creditor has the right to exchange information in relation to this Credit Agreement and the Customer with any Group Company, while considering the restrictions applicable under the Privacy Policy.

17. SUPERVISION

- 17.1. The Creditor is supervised by the Latvian Consumer Rights Protection Centre (address: Brīvības street 55, Riga, LV-1010, Latvia, website: ptac.gov.lv).

18. GOVERNING LAW

18.1. This Credit Agreement is governed by the laws of the Republic of Latvia, including the settlement of any disputes arising out of or in connection with this Credit Agreement.

19. COMPLAINTS AND DISPUTE RESOLUTION

19.1. Any disputes between the Creditor and the Customer arising out of or in connection with the Credit Agreement shall be resolved by way of negotiations taking into account the Procedure for Processing Consumer Complaints in force at the time and made available on the webpage of the Creditor. The Customer shall additionally have a right to address the competent pre-trial bodies, e.g., the Consumer Dispute Resolution Commission. A dispute which the parties fail to resolve within reasonable time through bona fide negotiations shall be settled in the competent court of Latvia.

20. FINAL PROVISION

20.1. The Terms of Use, Privacy Policy, Complaints Procedure and Price List are available on the Creditor's Website and constitute an integral part of this Credit Agreement. In the event of any ambiguity or conflict between this Credit Agreement and the Terms of Use, the Price List or any applicable law, the terms of this Credit Agreement shall prevail. In the event of any ambiguity or conflict between the Special Terms and General Terms of this Credit Agreement, the Special Terms of this Credit Agreement prevail.

20.2. All notifications and other communication between the Creditor and the Customer shall be in the language of the Credit Agreement, unless agreed otherwise, and shall be sent to the other party in a form that can be reproduced in writing via the Portal, email, or by registered post by using contact information specified in this Credit Agreement. The party shall bear the risk of not notifying the other party about the change in the contact information. A communication sent to the other party by using the right contact information shall be deemed to have been received by the receiving party:

20.2.1. if delivered personally, when delivered against the signature;

20.2.2. if sent via the Portal or email, 2 (two) calendar days after being sent;

20.2.3. if sent via post to a destination within the country of dispatch, 5 (five) calendar days after being deposited by registered post;

20.2.4. if sent via post to a destination outside the country of dispatch, 7 (seven) calendar days after being deposited by registered post.

20.3. Communication between the Creditor and the Customer shall be sent in the language(s) agreed by the Creditor and the Customer, mainly in the language(s) in which the Credit Agreement is concluded.

SCHEDULE 1 – DEFINITIONS AND INTERPRETATIONS

Whenever used in this Credit Agreement, the following terms, when capitalized, shall have the following meanings:

1. **Agreement Fee** – a one-time fee charged from the Customer upon the disbursement of the Total Credit Amount to the Customer's bank account.
2. **Total Credit Amount** – the total sums made available under this Credit Agreement.
3. **Principal Amount** – the Total Credit Amount plus the Agreement Fee.
4. **Annual Percentage Rate of Charge (APRC)** – the total cost of the credit to the Customer expressed as an annual percentage of the credit amount drawn down or the upper credit limit provided that the Credit Agreement is valid for the agreed term and that the Creditor and the Customer fulfill their obligations under the terms and conditions and by the dates agreed upon in the Credit Agreement. Upon calculating the Total Cost of Credit and initial Annual Percentage Rate of Charge it is presumed that the loan limit is taken into use without delay and in full by the Customer.
5. **Banking Day** – a day (other than Saturday or Sunday) on which banks are open for general business in the Republic of Latvia.
6. **Borrowing Rate** – interest rate expressed as a fixed percentage applied on an annual basis to the Principal Amount.
7. **Complaints Procedure** – a detailed complaint-handling process available at the Creditor's Website, which explains how the Customer can submit a complaint and the process of handling a complaint by the Creditor.
8. **Contractual Penalty** – payment payable by the Customer to the Creditor in the event of a breach of the Credit Agreement, including but not limited to delayed payments.
9. **Creditor** – Bondora AS, with Estonian Business Register registry code 11483929, and postal address A.H. Tammsaare tee 56, 11316 Tallinn, Estonia.
10. **Creditor's Website** – Creditor's website available at www.bondora.lv.
11. **Customer** – a person who is using, has used or has expressed intent to use the services provided by the Creditor.
12. **Group Company** – a legal entity that is part of the Bondora business group, i.e. Bondora AS, Bondora Finance AS, Bondora Group AS, Bondora Solutions OÜ and Bondora Capital OÜ.
13. **Management Fee** – a monthly fee payable by the Customer to the Creditor for the use of the Creditor's services.
14. **Portal** – a platform accessible via Creditor's Website and managed by the Creditor, via which Customer can request to use and use the services provided by the Creditor.
15. **Portal Account** – a virtual account created for the Customer on the Portal and managed by the Creditor through which the Customer makes payments to the Creditor. The Portal Account keeps records of transactions made on the Customer's Portal Account, including claims and liabilities.

- 16. Price List** – a list of fees applicable to the Creditor's services available at the Creditor's Website.
- 17. Privacy Policy** – terms and conditions regarding the processing of the Customer's personal data.
- 18. Payment Default Register** – any payment default register, which contains and publishes information in regard to delayed payments of companies and private persons.
- 19. Payment Schedule** – a payment schedule of the Credit Agreement, including principal amount, interest and other additional costs.
- 20. Standard European Consumer Credit Information** – standardised information sheet providing key information in regard to credit.
- 21. Terms of Use** – terms of use of Bondora, which regulate all legal relations created between the Creditor and the Customer when the latter uses, has used, or has expressed intent to use the services of the Creditor.
- 22. Total Repayable Amount** - all the mandatory costs, including the Principal Amount, interest, Management and Agreement fee, and any other kind of fees if applicable, which the Customer is required to pay under this Credit Agreement.
- 23. User Agreement** – an agreement that regulates the relationship between the Customer and the Creditor in relation to the Portal.

These General Terms and Conditions apply to all Loan Agreements concluded through the Portal starting from 22.12.2025.

