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**% per annum**

\_\_\_\_\_  
\_\_\_\_\_  
**thousand**\_\_\_\_\_  
\_\_\_\_\_  
**rubles**  
\_\_\_\_\_  
**kopecks**

**Consumer Loan (Credit) AGREEMENT No. \_\_\_\_\_ “Credit ZERO”**

LLC MFC EcoFinance  
(hereinafter “Agreement”)

Moscow

\_\_\_\_\_ 2019

Limited Liability Company Microfinance organization EcoFinance, represented by Director General L.S. Dulenkova, acting on the basis of the Charter, hereinafter referred to as Lender, on the one hand, sends to \_\_\_\_\_, hereinafter referred to as the Borrower, on the other hand, an offer to accept this Agreement, consisting of the General Conditions and the Special Conditions.

The lender hereby agrees to lend to the Borrower funds (hereinafter “Loan”), and the Borrower undertakes to repay all received principal amount of the Loan and the accrued interest thereon in accordance with the following terms and conditions:

In case of the delay in the fulfillment of the Borrower's obligation to repay the Loan amount and (or) pay the interest due, interest, forfeit (fine, penalty), other liabilities under the consumer loan (credit) agreement are not allowed, as well as payments for services rendered by the lender to the borrower for a fee under a consumer loan (credit) agreement, after the amount of accrued interest, forfeit (fine, penalty), other liabilities under the consumer loan (credit) agreement, and payment for services rendered by the lender to the borrower for a fee under the contract of consumer credit (loan), is two and a half the sum of the size of consumer loan (credit).

In case of the delay in the fulfillment of the Borrower's obligation to repay the Loan amount and (or) pay the interest due, the Lender shall have the right to charge the Borrower a forfeit (fine, penalty), and other liabilities only on the part of the principal amount not repaid by the Borrower.

<b>Special Conditions of Consumer Loan (Credit) Agreement:</b>		
<b>No.</b>	<b>Condition</b>	<b>Content of Condition</b>
1.	Amount of loan (credit) or credit limit and procedure for its changing	_____ rubles
2.	Term of the agreement, repayment term of the Consumer loan	___ days, from the date funds are credited to the bank account of the money transfer operator servicing the Borrower ____.____.2019
3.	Currency of the loan (credit)	Rubles
4.	Interest rate (interest rates) (in percent per annum), and the procedure for its determining, complying with the requirements of the Federal Law dated December 21, 2013 No. 353-FZ “On Consumer Credits (Loans)”, its value as of the date of providing special conditions to the borrower when applying a variable interest rate	1,5 percent per day ____.____ percent per annum When the Borrower fulfills the conditions for repaying the loan amount within the period established by this Agreement, the interest actually charged at the date of repayment, excluding renewal, shall be written off in full. Full terms of interest deduction are specified in clause 4.2.3. of the General conditions of the agreement.
5.	The procedure for determining the rate of foreign currency in the transfer of funds by the lender to a third party specified by the borrower	Not provided

<b>Special Conditions of Consumer Loan (Credit) Agreement:</b>		
<b>No.</b>	<b>Condition</b>	<b>Content of Condition</b>
5 <sup>1</sup>	Indication of changes in the amount of expenses of the borrower when the interest rate of the consumer loan (credit) used in the agreement increases by one percentage point from the second regular payment to the next date after the expected date of conclusion of the agreement	Not provided
6.	The amount, size and frequency (terms) of payments of the borrower under the agreement or the procedure for determining such payments	One (1) payment in the amount of _____ rubles The total loan amount shall be repaid on the last day of the loan term and interest repayment term, and is _____ rubles, _____ rubles of which is the principal amount, _____ rubles is the amount of interest accrued. Interest for the use of the loan shall be calculated until the date of return of the loan amount under the Agreement inclusively. Interest is charged and debited according to the clause 4.2.3. of the General Conditions of the Agreement.
7.	The procedure for changing the amount, size and frequency (terms) of payments of the borrower with a partial early repayment of the loan (credit)	In case partial early repayment of the loan, amount and frequency of payments remain the same, size of payment decreases in proportion to the amount paid.
8.	Ways of execution by the borrower of obligations under the agreement at the location of the borrower	The loan amount is repaid in one of the following ways: - by transferring funds to the Lender's current account using the details provided on the Lender's website at: creditplus.ru (free return method); - by direct debiting of funds from the Borrower's bank card, provided this method is permitted for performance of obligations under the Agreement on the Lender's website creditplus.ru (free return method); - by paying with a bank card on the Lender's site creditplus.ru (free return method); - to the QIWI wallet number registered to the Lender (free return method); - by making a money transfer to the Lender's details using the CONTACT payment system, indicating the data of the borrower and the Agreement ID (free return method); The Borrower shall have the right to use the services of any other payment agents, which accept payments. In this case, the borrower pays a fee for the services of such agents, in the amount and procedure established by them.
8.1.	Free return methods	All the methods listed in the cl. 8 herein.

<b>Special Conditions of Consumer Loan (Credit) Agreement:</b>		
<b>No.</b>	<b>Condition</b>	<b>Content of Condition</b>
9.	Borrower's obligation to enter into other agreements	Not provided
10.	Borrower's obligation to provide security for the performance of obligations under the agreement and the requirements for such security	Not provided
11.	Purpose of the consumer loan (credit)	Not provided
12.	The responsibility of the borrower for improper performance of the terms of the agreement, the amount of the forfeit (fine, penalty) or the procedure for determining.	In case of late return of the payment under the Agreement, the Lender shall have the right to charge a forfeit in the amount of 0.05 (zero point five) percent per day of the amount of the outstanding loan starting from the day following the date of repayment of the loan amount and till the date of repayment of the overdue debt (inclusively). The total amount of forfeit (penalty) for the calendar year during the use of the loan shall not exceed 20% (twenty percent) per annum.
13.	Assignment of rights (claims)	The Borrower gives his/her consent to the assignment of rights (claims) under a consumer credit (loan) agreement only to a legal entity engaged in the professional activity in providing consumer loans, to a legal entity engaged in the recovery of overdue debts of individuals as the main activity, to a specialized financial company or an individual specified in the written consent of the borrower, received by the lender after the overdue payment from the borrower under a consumer credit (loan) agreement, if the prohibition on making an assignment is not provided for by Federal Law or an agreement containing a clause prohibiting an assignment, agreed upon its conclusion in the procedure established by the legislation of the Russian Federation.
14.	Borrower's consent to the general terms of the agreement	The Parties acknowledge that full agreement has been reached between them on all conditions of the loan agreement, including all of the Special and General Conditions of this Agreement. The text of the General Conditions is posted on the Lender's website creditplus.ru. In the event of a conflict between the text of the Special Conditions and the text of the General Conditions, the provisions of the Special Conditions shall be applied. The Borrower is familiar and agrees with the General Conditions of the Agreement, acts personally, voluntarily, and all the provisions of the General Conditions of the Agreement are clear to him/her. The Borrower has read and agrees with the information about the conditions for providing, using and repaying the loan and fully agrees with them.
15.	Services rendered by the lender to the borrower for a fee and necessary for the conclusion of the agreement, their price or the procedure for determining it, as well as the consent of the borrower to get such services	Not provided

<b>Special Conditions of Consumer Loan (Credit) Agreement:</b>		
<b>No.</b>	<b>Condition</b>	<b>Content of Condition</b>
16.	Means of communication between the lender and the borrower	By phone + 7 (499) 322-47-05, by e-mail info@creditplus.ru; via the Borrower's Personal Account on the Lender's website creditplus.ru; including, but not limited to, postal items at the Borrower's place of residence in accordance with the address specified in the Application Form, telegraph messages, text, voice and other messages transmitted over telecommunication networks, including mobile radiotelephone communications (including but not limited to , SMS, calls, messages via e-mail). The Lender and the Borrower shall have the right to choose any of the above means of communication. The frequency of interaction between the Lender and the Borrower in the event of the Borrower's failure to fulfill its obligations under the Agreement is agreed upon by the parties in the Agreement.
17.	Accepting the Special Conditions of the Agreement	Acceptance of the Special Conditions of the Agreement is carried out by the Borrower in the manner prescribed by the General Conditions of the Agreement.
18.	Deadline for acceptance of the special conditions of the agreement	Five (5) calendar days from the day of receipt of the Special Conditions
19.	Extension of the term of the consumer loan (credit)	The Borrower shall have the right to extend the repayment period of the loan amount and accrued but unpaid interest by making an advance payment indicating the purpose of payment "To extend the loan repayment term under Agreement No. ___". In case of incorrect indication by the Borrower of the purpose of payment, the Lender shall have the right not to admit such a payment as the extension of the loan repayment period. If the purpose of the payment is specified inaccurately, but its meaning and content remain the same, the Lender shall have the right to accept such payment as due. The terms and amount of payment for extending the loan repayment period are set out in cl. 20 of the Special Conditions of the Agreement. Extension of the term of the consumer loan (credit) is carried out without commissions and (or) additional payments.

<b>Special Conditions of Consumer Loan (Credit) Agreement:</b>		
<b>No.</b>	<b>Condition</b>	<b>Content of Condition</b>
20.	Conditions for extending the term of the consumer loan (credit)	When extending the loan repayment period, the amount of payment is calculated at the rate established by the Agreement, according to the amount of the loan under the Agreement, and depends on the renewal period. An extension of a microloan period is possible for a period of 7 (seven), 10 (ten), 15 (fifteen) and 20 (twenty) calendar days. Starting from the sixth, it is possible to extend the term of a microloan by 2 (two) calendar days. The amount of the Borrower's debt on interest when extending the loan repayment period and making the corresponding payment is reduced by the amount accrued during the renewal period of interest on the loan repayment date under the Agreement. The extension of the loan repayment period is confirmed by entering into supplementary agreement to the Agreement between the Lender and the Borrower, which from the moment of its signing becomes an integral part of the Agreement. The renewal condition is applicable only if there is no arrears in the payment of the loan amount and / or interest under the Agreement. Terms of interest write-off in case of extension of the loan repayment period are specified in cl. 5.1.8 of the General Conditions of the Agreement.
21.	Jurisdiction of the Lender's claims	Disputes resolution are subject to the federal court at the place of residence of the Borrower specified in the Application Form. In this case, a simplified procedure (application for a court order) can be used.
22.	Jurisdiction of the dispute on the claims of the borrower on consumer protection	According to legislation of the Russian Federation
23.	Liabilities of the Borrower	Return the loan amount and accrued interest for using the loan amount within the period established by the Agreement. The Borrower undertakes to visit the official website of the Lender at least once every two days and familiarize himself with the available information, including any changes.

<b>Special Conditions of Consumer Loan (Credit) Agreement:</b>		
<b>No.</b>	<b>Condition</b>	<b>Content of Condition</b>
24.	Arrears	<p>For the purpose of the definition of the forfeit in accordance with cl. 12 of the Special Conditions, the arrears means the amount of the outstanding loan and interest on the loan, for which the Borrower did not comply with the terms of the Agreement in terms of timely repayment and payment within the terms established by the Agreement.</p> <p>The parties agreed that the deadline for the payment of interest accrued on the principal debt is the day after their accrual. In case of late payment (delay), the next payment period is 1 (one) day. The interest accrued from the date of arrears on the principal debt until the end of the next payment period is recognized as overdue, and, in case of insufficient amount of the payment made by the Borrower during this period, are repaid in the first turn. The forfeit is subject to accrual according to the restrictions established by the legislation of the Russian Federation.</p>
25.	Warranties and guarantees	<p>By signing this Agreement, the Borrower confirms and warrants that he/she:</p> <ol style="list-style-type: none"> <li>1) concludes this Agreement voluntarily, without coercion, not by virtue of difficult circumstances, and the terms of the Agreement, including the amount of interest, are satisfactory to the Borrower and are not extremely unprofitable for him/her;</li> <li>2) acts on his/her behalf and in his/her own interests and does not act to the benefit of third parties;</li> <li>3) fully controls his actions, and the Borrower is missing a person who has the ability to control his/her actions;</li> <li>4) provided the Lender with reliable data on the amount and sources of his/her income, as well as reliable personal and other data in order to enter into this Agreement;</li> <li>5) is not partially capable and confirms that he/she has all the powers to enter into this Agreement;</li> <li>6) understands the terms of this Agreement, including the amount to be return, the amount of the overpayment and the interest rate. The Borrower recognizes this interest rate to be absolutely reasonable, based on the high risk of issuing a loan.</li> </ol>
26.	Consent to the assignment of rights (claims) / involving another person for the implementation of the cooperation under the agreement.	<p>The Borrower agrees, in the event that he/she has overdue debts under the obligations provided for in this Agreement, to the assignment by the Lender of the rights (claims) under this Agreement to third parties, as well as to involve another person to cooperate with him/her, including collection agencies, subject to cl. 13 of the conditions of this Agreement. The Borrower agrees to receive from the Lender a notice of the assignment of rights (claims) / involving another person under the Agreement by sending an SMS message.</p>

**Special Conditions of Consumer Loan (Credit) Agreement:**

Digital code confirming acceptance of the Special Terms \_\_\_\_\_

No.	Condition	Content of Condition
27.	Consent to direct debit	<p>Upon receipt of the loan amount on a bank card, the Borrower gives his/her consent, if he/she has overdue debts under the obligations stipulated by this Agreement, to the Lender's use of direct debiting of funds from the Borrower's bank card in order to return the loan amount and accrued interest, as well as forfeit (penalty) (if any), including the insufficiency of funds contributed by the Borrower to fully repay the debt.</p> <p>The Borrower confirms that he/she has read and agrees with the conditions for the use of direct debit, as well as with the procedure and conditions for the refusal of direct debit.</p>
28.	Termination of the Agreement	<p>The Lender shall have the right to terminate this Agreement unilaterally out of court and demand from the Borrower an early repayment of the remaining outstanding loan and interest due by sending a written Notice of Termination to the Borrower in the following cases:</p> <ul style="list-style-type: none"> <li>- violations by the Borrower of the conditions of the Loan Agreement in respect of the timing of repayment of principal amounts and (or) interest payments with a duration (total duration) of more than 60 (sixty) calendar days within the last one hundred eighty calendar days, notifying the Borrower in the manner established by the Agreement, with a return period of 30 (thirty) calendar days from the date of the notification sent by the Lender;</li> <li>- violation by the Borrower of the terms of the Loan Agreement concluded for a period of less than sixty calendar days for the period of repayment of principal amounts and (or) interest payable (total duration) of more than ten calendar days, notifying the Borrower thereof in the manner prescribed by the Agreement, with a return period within 10 (ten) calendar days from the moment the notification is sent by the Lender.</li> </ul> <p>The Agreement shall be deemed terminated from the date specified in the Lender's Notice of Termination</p> <p>If the notification is sent by registered mail, including to any of the addresses specified by the Borrower in the Agreement and the Application Form, the Borrower shall be considered duly notified, regardless of the actual receipt of the notification.</p>

**2. ADDRESSES AND DETAILS OF THE PARTIES**

Lender:	Borrower:
<p>LLC MFC "EcoFinance"                      127051 Moscow, Sadovaya-Samotyochnaya st. 24/27, floor 4                      OGRN 1157746230730                      Current account No. 40701810038000000863                      in PAO Sberbank, Moscow                      BIC 044525225 Correspondent account                      30101810400000000225                      Phone: 8 (499) 322 47 05</p>	<p>_____</p> <p>date of birth: __.__.____, place of birth: _____</p> <p>_____</p> <p>passport ____ - _____</p> <p>issued _____</p> <p>date of issue __.__.____</p> <p>Registered at: _____</p> <p>_____</p> <p>Actual place of residence: _____</p>

Digital code confirming acceptance of the Special Terms \_\_\_\_\_

LLC MFC EcoFinance

ID (Identification number of Agreement) \_\_\_\_\_

Web: <a href="http://creditplus.ru">creditplus.ru</a> e-mail: info@creditplus.ru	_____ / e-mail: _____@_____.
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Appendix No.1

to the Consumer Loan (Credit) Agreement No. \_\_\_\_\_  
concluded between LLC MFC "EcoFinance" and \_\_\_\_\_

Moscow

\_\_\_\_\_ 201\_\_

1. Payment Schedule

APR: \_\_, \_\_%

Date fulfillment of obligations	Amount of consumer loan (credit) (rub.)	Interest accrued (rub.)	Total amount (Amount of consumer loan (credit) and interest accrued) (rub.)
		TOTAL:	

2. The Appendix to the Consumer Loan (Credit) is an integral part of the Agreement.

3. The Appendix can be modified by adopting a new version, signed by the Parties.

4. Address and details of the Parties

Lender:	Borrower:
LLC MFC "EcoFinance" 127051 Moscow, Sadovaya-Samotyochnaya st. 24/27, floor 4 OGRN 1157746230730 Current account No. 40701810038000000863 in PAO Sberbank, Moscow BIC 044525225 Correspondent account 30101810400000000225 Phone: 8 (499) 322 47 05 Web: <a href="http://creditplus.ru">creditplus.ru</a> e-mail: info@creditplus.ru	_____ date of birth: __.__.____, place of birth: _____ _____ passport ____-_____ issued _____ date of issue __.__.____ Registered at: _____ _____ Actual place of residence: _____ _____ Tel.: __(____) ____ __ / e-mail: _____@_____.

Digital code confirming acceptance of the Special Terms \_\_\_\_\_