

[Lender's logo]

**Credit Line Contract No. [contract number]**  
***concluded via distance means***

Date	[...]
<b>Borrower</b>	
Given name, Surname:	[...]
Personal identity number (IDNP):	[000000-00000]
Actual address of the place of residence:	[address]
Borrower's account:	[account number], [bank]
Borrower's e-mail:	[...]
Telephone number:	[...]
<b>and Lender</b>	
<b>Organizația de Microfinanțare "SEBO CREDIT" SRL</b>	
Registration number (IDNO):	1017600000371
Scope of commercial activity:	granting and management of loans, provision of guaranties to loans and bank loans, provision of investments and participations
Legal address:	MD-2001, 63/23 Mitropolit Varlaam Street, 6 <sup>th</sup> Floor, Chișinău, Republic of Moldova
Lender's email:	info@sebo.md
Informative telephone:	+373 22 896 897; +373 22 896 895
Web page:	www.sebo.md
both, Lender and Borrower, expressing their consent freely, without mistake, fraud or duress, enter into the present Credit Line Contract (hereinafter - "Contract") and agree on:	
1. The Lender may grant to the Borrower: 1.1. Short Term Loan(s)- from 7 (seven) days up to 90 (ninty) days and/ or; 1.2. Long Term Loan(s) - from 3 (three) months up to 24 (twenty four) months.	
2. Loan Provision Terms declares all specific conditions, including but without limitations, the Credit Line Limit, Potential Credit Line Limit, Loan Amount, Interest of Loan, Penalty interests, Fees and Costs, total amount to be paid by Borrower, Extension period, Lender's account, etc.	
3. General Terms declares rights and obligations of the Parties for the implementation of the Contract.	
4. The Loan(s) shall be granted or rejected by Lender based on Borrower's Application(s) and in accordance with assessment of the Borrower's creditworthiness (solvency) at Lender's sole discretion, as prescribed by General Terms.	
5. To receive new Loan(s) the Borrower should submit the Application(s) in accordance with the procedure stipulated by General Terms and no new credit line contract should be concluded between the Parties.	
6. All definitions used in the present document and Loan Provision Terms are defined and regulated by General Terms.	
7. Loan Provision Terms and General Terms are integral parts of the Contract.	
8. The Contract (including General Terms and Loan Provision Terms) is generated based on Borrower's Application(s) and confirmation(s) given in Portal.	
9. The Contract (including General Terms and Loan Provision Terms) is concluded via distance means and is valid without any written signature.	

## GENERAL TERMS

### 1. DEFINITIONS

**Contract:** the credit line contract made in Romanian/Moldovan, concluded between the Parties is composed of General Terms and Loan Provision Terms as well as any amendments and/or appendixes thereof. The Loan Provision Terms is generated based on Borrower's Application(s) and in accordance with the assessment of the Borrower's creditworthiness (solvency) at Lender's sole discretion;

**General Terms:** the compulsory provisions regulating the contractual obligations of the Parties;

**Lender:** **Organizația de Microfinanțare "SEBO CREDIT" SRL**, registration number (IDNO): 101760000371, legal address: MD-2001, 63/23 Mitropolit Varlaam Street, 6<sup>th</sup> Floor, Chișinău, Republic of Moldova;

**Borrower:** the natural person who submitted Application(s) and/ or concluded the Contract;

**Party or Parties:** the Borrower and/or Lender, jointly and severally referred in the Contract;

**Credit Line limit:** the Loan amount limit estimated by Lender within the frameworks of which the Borrower may present Application(s) for Loan provision;

**Potential Credit Line limit:** the Loan amount limit estimated by Lender to which the Credit Line limit might be increased based on the Application(s) and at the discretion of the Lender;

**Application:** the application for receiving Loan within the Credit Line limit according to the Contract, which is submitted by the Borrower to the Lender;

**Loan:** the monetary means provided by the Lender to the Borrower in accordance with the Contract;

**Loan Amount:** the amount of monetary means defined by Loan Provision Terms, provided by the Lender to the Borrower in accordance with the Contract;

**Granted Loan Amount:** the total amount of the Loan actually provided by the Lender to the Borrower under the Contract and in the amount defined by the Loan Provision Terms, which was provided to the Borrower upon conclusion of the Contract, or afterwards, based on the Borrower's Application(s) within the Credit Line limit;

**Contractual remunerations:** the remunerations payable by the Borrower to the Lender in connection with Loan provision and maintenance, debt service and additional services, including Interest of Loan, Penalties, Fees and costs and other payments in accordance with the Contract;

**Contractual payment(s):** the payments which shall be made by the Borrower to the Lender in accordance with the Contract, including full or partial repayments of the Loan and full or partial payments of the Contractual remunerations;

**Interest of Loan:** the respective percent of the Granted Loan Amount, to be paid for the provision of the Loan, which for Borrower's convenience is showed as amount in MDL or respective percent provided by Loan Provision Terms, considering that there are 365 days in year and 366 days in a leap year;

**Cash Provision fee:** the fee subject to payment for provision of the Loan in cash, which is defined by the Loan Provision Terms;

**Legal interest:** the interest rate defined by the Law and applicable in accordance with the Contract;

**Annual Percentage Rate:** the total cost of the Loan expressed as an annual percentage of the total value of the Loan(s) awarded in accordance with the Contract, which is defined and calculated in accordance with Law, for the Loan(s) provided in accordance with the Contract, and which is indicated in Loan Provision Terms;

**Late payment penalty:** the penalty (interest) subject to payment in case of breaching the Payment term in the amount as defined by Loan Provision Terms;

**Loan provision and maintenance fee:** the fee subject to payment for provision and maintenance of the Loan, which is defined by the Loan Provision Terms;

**Short Term Loan:** the Loan with the Payment term from 7 (seven) days up to 90 (ninety) days;

**Long Term Loan:** the Loan with the Payment term from 3 (three) months up to 24 (twenty four) months;

**Payment date:** the date when respective instalment of the Contractual payments shall be made as defined by the Schedule of the Loan Provision Terms in case of Long Term Loan;

**Schedule:** declares amounts and terms when respective instalment of the Contractual payments shall be made as stated in the Loan Provision Terms in case of Long Term Loan;

**Date of full repayment:** the date stated by Loan Provision Terms up to which the Borrower must make the full repayment of the Granted Loan Amount and all Contractual remunerations in case of Short Term Loan;

**Payment term:** the time period from the date when the Loan was provided to the Borrower up to the Payment date in case of partial repayments (instalments) as for Long Term Loan or up to the Date of full repayment in case of Short Term Loan, and up to the end (last day) of the Extension period in case of extension;

**Extension period:** the time period requested by Borrower and provided by the Lender in case Payment date or Date of full repayment was extended as specified by Loan Provision Terms and shall be calculated inclusive from the date when the Extension management fee is received by the Lender in full amount due to the last day of the extension as indicated in Loan Provision Terms (if any);

**Extension management fee:** the fee subject to payment for covering the administrative and other expenditures incurred by the Lender to accommodate the request of the Borrower of the extension of the Payment date or Date of full repayment as specified by Loan Provision Terms;

**One -time penalty for delayed payment:** the contractual penalty (interest) at the rate as defined by Loan Provision Terms subject to payment in case of breaching the Payment date or the Date of full repayment;

**Lender's account:** any current bank account of the Lender specified in the Loan Provision Terms;

**Lender's email:** the Lender's electronic mail address as specified in the Contract and available in Portal;

<b>Borrower's account:</b> the current bank account of the Borrower specified in the Contract or a current bank account, from which the Borrower has ever made transfer to the Lender;
<b>Borrower's e-mail:</b> the Borrower's electronic mail address as specified in the Contract, where the Borrower is its only user;
<b>Telephone number:</b> any telephone number specified by Borrower in the Contract, Profile and/or Branch, where the Borrower is its only user;
<b>Portal:</b> the Lender's website (currently having the domain name www.sebo.md) where the Borrower is identified through the Profile and mutual communication and information exchange is taking place between the Parties;
<b>Profile:</b> the personal interface created on the Portal by the Borrower, where the latter can access the information with respect to the Contract and any other offers for products and services made available by the Lender. The use of the Portal is agreed between Parties based on Terms and Conditions for use of the Portal;
<b>Branch:</b> any permanent office or location where the Lender or Lender's accepted partners (if any) carries out lending activity, as well as pay boxes (actual list available on the Portal);
<b>Law:</b> the laws and regulatory enactments of the Republic of Moldova.

## 2. CONCLUSION OF THE CONTRACT, INCLUDING THROUGH THE DISTANCE MEANS

The establishment of the contractual relations between the Parties shall be ensured in the following manner:

- 2.1. in case the Contract was concluded or amended in Branch, it should become in force when was signed by both Parties;
- 2.2. in case the Contract was concluded through the distance means the procedure below should be met:
  - 2.2.1. in the Portal, the Borrower shall complete respective Application by indicating the necessary Loan amount and Payment term, as well as by providing (uploading) other data and documents requested. Also, in case the payment card services should be used, the link to such service provider would be opened where the Borrower should write his/ her payment card's details. When completing the above-mentioned Application, the Borrower enters password (made by Borrower) to create a Profile and by ticking the "Acceptance" button confirms his/ her acceptance provided for the Lender (i) to use Borrower's personal data for identification of the Borrower and for assessment of the Borrower's creditworthiness (solvency); (ii) to use Portal in accordance with the Terms and Conditions for use of the Portal; (iii) to establish contractual relations with Lender as prescribed in the General Terms and (iv) to prepare Lender's offer in the form of pre-contractual information placed in the Portal and valid next 24 (twenty-four) hours (hereinafter - Offer). Meanwhile the Offer acceptance code would be sent by Lender to the Telephone number (hereinafter - Acceptance code);
  - 2.2.2. the Borrower shall express his/ her acceptance of the Offer within next 24 (twenty-four) hours by inserting the Acceptance code into respective field placed in Portal. Same period shall be used to revoke Borrower's confirmation unless the Loan Amount was already issued to Borrower (in cash or by money transfer to the Borrower's account);
  - 2.2.3. after submission of Application and assessment of the creditworthiness (solvency) of the Borrower made by Lender's self or authorized service providers, the Loan Provision Terms shall be generated. The Loan Amount may vary, within the Credit Line limit and based on assessment of Borrower's creditworthiness (solvency) in Lender's sole discretion;
  - 2.2.4. once the Loan Provision Terms were generated and Borrower accepted the Offer (inserted Acceptance code) the Lender shall ensure notification about the Contract concluded (hereinafter – Notification), which should be sent to the Borrower's email, together with the General Terms and Loan Provision Terms of the Contract;
  - 2.2.5. The moment when Borrower has received Loan Amount specified in Loan Provision Terms or in amendment of Loan Provision Terms constitutes the fact that Contract is concluded or amendment of Loan Provision Terms based on following (repeated) Application and/ or Borrower's request under the Contract were agreed, between the Parties through the distance means.
- 2.3. The Contract including its amendments concluded through the distance means shall have same legal validity as contract signed on paper or with electronic signature.
- 2.4. The Parties shall store all records proving the conclusion of the Contract through the distance means.
- 2.5. The Borrower by submitting the Application acknowledges and confirms that:
  - 2.5.1. the personal data and information specified by the Borrower in Application, as well as all documents submitted are correct, complete and true due to the day when Borrower notifies the Lender about some changes;
  - 2.5.2. the Borrower has full legal capacity to act and is not under influence of alcoholic, narcotic and/or psychotropic substances;
  - 2.5.3. the Borrower acts as individual, and does not represent the interests of legal entity, self-employed person or another person (beneficiary);
  - 2.5.4. all pre-contractual information and substantial conditions of the Contract were made available for the Borrower in the Branch and/or Portal, respectively about:
    - 2.5.4.1. granting and repayment of the Loan, including, without limitation, available methods of payments, as well as all Contractual remunerations payable by Borrower to the Lender (Interests of Loan, Penalties, Fees and costs and total amount to be paid);
    - 2.5.4.2. all risks related to the conclusion of the Contract, including, without limitation, that (i) statistic data of Lender does not ensure same data in future, (ii) additional expenses can be applied by third parties, including, without limitation, transfer commissions, validation costs, debt collection fees, mediation, court and/ or enforcement expenses, (iii) negative consequences may occur in case the Borrower infringe the terms of the Contract (e.g. Penalties);
    - 2.5.4.3. exercise of right to unilaterally or early withdraw from the Contract based on Borrower's request submitted to the Lender's e-mail (info@sebo.md) or via Informative telephone (+373 22 896 897; +373 22 896 895) from Telephone number;
    - 2.5.4.4. termination procedure, as prescribed by Contract;
    - 2.5.4.5. Law No. 157 dated 18.07.2014 on Conclusion and Execution of Distance Contracts on Consumer Financial Services and Law No. 284 dated 22.07.2004 on Electronic Commerce regulate the implementation of the Contract and shall apply to any substantive issues in case of disputes between Parties;

2.5.4.6. any dispute arising in connection with the Contract shall be settled by the mutual agreement of the Parties or the Parties can appoint a certified mediator to solve the disputes before court proceeding. In case of impossibility to solve the disputes in extrajudicial order, the disputes will be referred to the competent courts of the Republic of Moldova.

2.6. Borrower has become cognizant and agrees with all conditions of the Contract and Terms and Conditions for use of the Portal, which duly reflects the interests of the Borrower, and is fully aware of the liabilities derived from the above-mentioned documents.

### 3. SUBJECT OF THE CONTRACT AND LOAN PROVISION

3.1. By the Contract the Lender undertakes to provide the Loan(s) to the Borrower within the Credit Line limit based on the Application(s) of the latter and in case of their approval, and the Borrower undertakes to return the Granted Loan Amount and to pay the Contractual remunerations up to last day of the Payment term. In case Borrower fully completed the obligations under the present Contract and decided to receive new Loan, Borrower should submit the Application in accordance with procedure stipulated in the Clause 3.2 of the General Terms hereof and no new credit line contract should be concluded between the Parties.

3.2. The Borrower may submit the Application:

3.2.1. by signing and presenting the Application form in the Branch; or

3.2.2. by calling from telephone exclusively by Telephone number by mentioning Borrower's name, middle name (if any), surname, Contract number and the Loan Amount, which Borrower expects to receive within the Credit Line limit, as well as the date when Borrower shall fully repay Granted Loan Amount; or

3.2.3. by filling out the Application form in the Portal through the Profile and presents the Application electronically.

3.3. The Lender unilaterally makes decision on approval or rejection of the Application taking into consideration the estimation of the Borrower's creditworthiness (solvency) done by itself or using the assistance of third parties and/ or the implementation of the Borrower's obligations under the present Contract, and is entitled to reject the Application without any justification or explanation.

3.4. The Lender notifies the Borrower on the approval or rejection of the Application within the term of 3 (three) working day after receiving the Application. In case of the approval of the Application, the Loan Provision Terms or the amendments of the Loan Provision Terms shall be sent to the Borrower's email, which enter into force upon the actual provision of the Loan. The Borrower acknowledges that such amendments are made based on Application submitted by Borrower and agrees to the implementation of them as defined by this clause without conclusion of additional agreement.

3.5. At the request received from the Borrower the Lender is obliged to provide to the Borrower:

3.5.1. the hard copy of the amendments made in the Loan Provision Terms based on respective Borrower's Application in the Branch, after the bilateral signature was made by Lender and Borrower;

3.5.2. within next 15 (fifteen) days, free of charge, a statement of account of all outstanding payments under the present Contract in the format (on paper or on another durable medium or through Borrower's email) defined by Borrower.

3.6. The Lender in accordance with direction of the Borrower shall grant each Loan Amount in cash in the Branch or transfer the same to the Borrower's account. If the request to grant the Loan in cash was not received, the Lender shall transfer the Loan to the Borrower's account and in this case the Loan is considered as provided on the date the bank transfer was finalized.

3.7. The Borrower is entitled to submit unlimited new Applications if the amount of the actually provided Loans would not exceed the Credit Line limit. Upon reaching the Credit Line limit, the Borrower has the right to submit a new Application in case of full repayment of Granted Loan Amount or in case the creditworthiness (solvency) of Borrower has significantly improved.

3.8. If the Borrower did not use all Credit Line limit by the last calendar day of the current month, the Lender is entitled to reset the unused part of the Credit Line limit unilaterally. A new Credit Line limit for the Borrower may be defined by the Lender upon the approval of the Borrower's new Application(s) at Lender's sole discretion.

### 4. CONTRACTUAL REMUNERATIONS

4.1. **Interest of Loan:**

4.1.1. For the utilization of the amounts made available as Loan(s) under the Credit Line limit, the Borrower shall pay to the Lender the Interest of Loan as indicated in Loan Provision Terms. The payments of Interest of Loan shall be done on Payment term.

4.1.2. The Interest of Loan shall be calculated for the entire period of time the Loan(s) is used by Borrower starting from the first day when the Loan was provided and ending in the day when the full Granted Loan Amount was repaid to Lender together with all other Contractual remunerations.

4.2. **Penalties:**

4.2.1. In case the Borrower is breaching the Payment term, the Borrower shall pay Late payment penalty for every day of delay, calculated as percentage stated in Loan Provision Terms applied to the outstanding principal of the Loan, Interest of Loan and Contractual remunerations (if any) starting from the first day after Payment term and until full payment of all outstanding amounts under this Contract.

4.2.2. One-time penalty shall be paid additionally by Borrower to Lender in case of breaching the Payment term for 3 (three) months or more calculated at percentage rate, which for Borrower's convenience is showed as amount in MDL or respective percent in Loan Provision Terms applied to the outstanding principal of the Loan.

4.3. The Borrower will pay the following **Fees** and **costs** in relation to this Contract:

4.3.1. Loan provision and maintenance fee, specified by Loan Provision Terms, shall be paid by Borrower to Lender for the provision and maintenance of the Loan up to the last day of the Payment term.

4.3.2. Cash Provision fee which is paid for the provision of the Loan in cash in amount as specified in Loan Provision Terms within Payment term.

4.3.3. Extension management fee shall be paid in case Borrower requested and received from the Lender the Extension Period of the Payment Date or of the Date of full repayment. Extension fee shall be calculated as respective percentage of the Granted Loan amount depending of the duration of the Extension period, which for Borrower's convenience is showed as amount in MDL by Loan Provision Terms, and shall be payable at the moment when extension request was processed. Extension management fee executed by Borrower constitutes his/ her confirmation (respective evidence) to extend the Payment Date or Date of Full Repayment and no other formalities should be ensured. For informative purposes Lender may send to Borrower the amendment of Loan Provision Terms where extended Payment date or Date of full repayment is presented due to execution of the Borrower's request.

4.3.4. Early repayment compensation which shall be paid in case of early repayment of the Granted Loan Amount and all other Contractual remunerations in accordance with Clause 5.5 of the General Terms.

4.3.5. Penalty Concession Fee, payable for provision of concession on accrual and calculation of Penalties for a certain period, as provided for in the Loan Provision Terms or as offered by Lender.

4.4. The additional fees are paid exclusively at the choice and will of the Borrower for getting the additional services which are not imposed by Lender and considered as obligatory upon the conclusion of the Contract.

4.5. The Lender may propose the change of the Contract, including the amount of fees (Interest of Loan, Penalties, Fees and costs) any time.

The Borrower requests to be informed on the mentioned changes, within 10 (ten) days before the date they become effective, through publication of the changes thereof on the Portal, in the Branches, or by informing to the Telephone number or Borrower's e-mail. The mentioned changes are considered as accepted by the Borrower when the latter confirms the mentioned changes through the Portal or call to the Telephone number, or via e-mail to the Lender's e-mail, as well as in all the cases when a new Application is submitted after the publication of the mentioned changes. The mentioned changes are not applied for the Loan amounts granted before their publication.

4.6. The Lender has right at Lender's own discretion and / or for marketing purposes:

4.6.1. to provide for the Borrower the discount up to 100% for Interest of Loan, in case first Loan was repaid in full due to the Date of full repayment;

4.6.2. to not request and/ or stop calculation of any amounts of Interest of Loan, Penalties, or Fees and costs or not request and/or reduce any or all Contractual remunerations;

4.6.3. to renew the validity of the Contract terminated due to the delay of any of the Contractual payment(s) in case (i) Borrower made payment of all such delayed Contractual payment(s) or (ii) Borrower requested and received the Extension period or (iii) the separate agreement was concluded between the Parties.

## 5. CONTRACTUAL PAYMENTS AND SETTLEMENT PROCEDURE

5.1. The Borrower shall make Contractual payments within the Payment term through:

5.1.1. electronic payment by using the assistance of the electronic payments services provider. The Borrower expressly authorizes the Lender to debit the payment card:

5.1.1.1. in any amount ordered by Borrower using Telephone number;

5.1.1.2. in any amount outstanding;

5.1.2. bank transfer from Borrower's account to Lender's account. A repayment by bank transfer is deemed to be made upon such being credited in the Lender's bank account;

5.1.3. direct debit by automatic debiting from Borrower's account to Lender's account, but in case respective Contractual payments are overdue based on Lender's request addressed to Borrower's bank. The Borrower expressly authorizes the Lender to submit payment request for direct debit to Borrower's bank in any amount, but no more than the outstanding overdue Contractual payment(s);

5.1.4. in cash at the Branch or by using the automatic payment terminals.

5.2. The Borrower may extend the Payment date or Date of full repayment until the Extension period, by means of payment of the Extension management fee.

5.3. If the Payment date or Date of full repayment of the Granted Loan Amount has been extended, the Borrower during the Extension period shall pay to the Lender only the Extension management fee, while payment of other Contractual payments, including the Interest of Loan, is postponed (suspended) and not calculated for the Extension period. All amounts payable under the Contract in case of extension shall be paid in full amount due to the last day of the Extension period. Repayment of respective installment of Contractual payments in case of Long Term Loan or Granted Loan Amount in case of Short Term Loan within the Extension period is not considered as delayed, except in case payment is overdue at the moment of the Extension management fee execution. In case the Lender ensured the Extension period for Long Term Loans based on Borrower's request the new Schedule would be generated and sent to Borrower's email, and the payment of Extension fee shall be established as Borrower's acceptance to new Schedule.

5.4. The Borrower is entitled to repay (return) the Loan partially or wholly and to make the all other payments of the Contractual remunerations under the Contract any time before the Payment term in accordance with the Law.

5.5. In case of premature full or partial repayment of the Loan the Borrower shall be entitled to a proportional reduction of the respective Contractual remunerations for the remaining Payment term. Mentioned amount of the proportional reduction shall be given to the Borrower based on the written request from the latter made within next 30 (thirty) days from the day, when early payment was done, after this period such demand should not be executed and early repaid amount shall be assigned to upcoming Contractual Payments. In the event of early repayment of the Loan the Borrower shall additionally pay to the Lender a compensation:

5.5.1. at rate of 0,5% of the amount of the current balance of the Loan repaid in advance, if the period between the date of early repayment and the Payment date (in case of partial repayments as for Long Term Loan) exceeds 1 (one) year; or

5.5.2. at rate of 1% of the amount of the current balance of the Loan repaid in advance, if the period between the date of early repayment and the Payment date (in case of partial repayments as for Long Term Loan) or up to the Date of full repayment (in case of Short Term Loan) does not exceed 1 (one) year.

5.6. In case of overpayments from the Borrower's behalf, the amounts paid in excess shall be given to the Borrower based on the written request from the latter made within next 30 (thirty) days from the day, when overpayment was done, after this period such demand should not be satisfied.

5.7. The Contractual payments are considered executed upon receipt by the Lender. The Borrower's payment not complying with the provisions of the present Contract is not deemed to be received until the time of its identification.

5.8. Unless it was not specified otherwise in the payment order by the Borrower or established by the Law the payments received from the Borrower should be extinguished in the following sequence: Extension management fee; Penalty Concession Fee; Late payment penalty; One-time penalty; Early repayment compensation; Cash Provision fee; Interest of Loan; Loan provision and maintenance fee; Loan payment(s).

5.9. To avoid doubts the Parties have agreed that in case of violation of the Payment term or termination of the Contract, the Borrower should repay to the Lender the Granted Loan Amount and to pay the applicable Contractual remunerations, except the cases defined by the Contract or by Law.

5.10. Borrower is personally liable with all property owned to repay to the Lender the Contractual payments under the present Contract in full amount.

## **6. RIGHTS AND OBLIGATIONS OF THE PARTIES. TERMINATION OF THE CONTRACT AND CONSEQUENCES**

6.1. The Borrower within 14 (fourteen) calendar days after conclusion of the Contract may withdraw from the Contract without any argumentation, in accordance with Law. For making use of the right mentioned in this clause the Borrower submits a written notification to the Lender on the unilateral termination of the Contract by mentioning Borrower's name, middle name (if any), surname and the Contract number. In such case the Borrower shall repay (return) to the Lender immediately but not later than within next 30 (thirty) calendar days as of the dispatch of the above-mentioned notification to the Lender the Granted Loan Amount and to pay the Legal interest accrued of the Loan from the date when the bank transfer of the Granted Loan Amount was finalized until the date when the Granted Loan Amount is repaid. If Borrower failed to submit such notification within 14 (fourteen) calendar days after conclusion of the Contract, the Contract will not be considered as terminated.

6.2. Failure for the Borrower to perform the payments in accordance with this Contract could have negative consequences for the Borrower, as the Lender will be entitled in accordance with Law to:

- 6.2.1. take all measures in order to terminate the Contract and/ or initiate the enforcement against the Borrower;
- 6.2.2. report to credit bureaus, which would directly influence the creditability of the Borrower in the future, including in relation with another lender (third persons);
- 6.2.3. accelerate the repayment of all Contractual payments under this Contract, and the Borrower must repay immediately all such amounts, as will be due and payable;
- 6.2.4. may send a reminder(s) to the Borrower and Borrower's contact person (if any). The Borrower confirms received approval from the Borrower's contact person to use its contact information for possible notifications given by Lender in relation with not completed or partially implemented payment obligations of the Borrower under the Contract;
- 6.2.5. may ensure through court, when filling a lawsuit, arrest of Borrower's current accounts and/ or movable/immovable property for repayment of the Contractual Payments;
- 6.2.6. may create the Borrower's credit history regarding the Borrower's debts.

6.3. The Borrower may unilaterally withdraw from the Contract by giving notification to the Lender at least 5 (five) working days before. In this case the Borrower within next 5 (five) working days shall (i) repay (return) in full amount the Granted Loan Amount and all applicable Contractual remunerations and (ii) pay compensation as defined in Clause 5.5. If Borrower failed to ensure implementation of the obligations above-mentioned the Contract should not be considered as terminated.

6.4. The Lender may withdraw from the Contract and the Borrower within next 5 (five) working days shall repay (return) to the Lender in full amount the Granted Loan Amount and all applicable Contractual remunerations, when:

- 6.4.1. the Borrower has provided to Lender false data, incorrect, incomplete, obsolete or misleading information, or forged documents, or failed to submit the information requested by Lender;
- 6.4.2. the creditworthiness (solvency) check performed by the Lender reveals a significant risk of inability of the Borrower to repay the Granted Loan amount;
- 6.4.3. the Borrower delays payment terms for more than 40 (forty) calendar days. In this case Lender is entitled to terminate the Contract unilaterally by notifying the Borrower on termination of the Contract (hereinafter referred as to "Notification of the Termination") and the Borrower together with the repayment of all outstanding Contractual payments is obliged to pay fixed penalty for the termination of the Contract in amount of 25% (twenty five percent) of the not repaid Loan amount and all outstanding payments under the Contract, which would be indicated in the Notification of the Termination;
- 6.4.4. the Borrower breached any other significant obligation of the Contract and if such violation had not been ceased within next 5 (five) working days after the written notification was submitted by the Lender to the Borrower;
- 6.4.5. a criminal case was started against the Borrower related to the Borrower's possible fraud, falsification of the documents, embezzlement or larceny or burglary of any kind of property (including monetary means) and similar criminal activities, as well as in case of any suspicions, grounded pursuant to the Law;
- 6.4.6. in case of any suspicions about money laundering and/ or terrorism financing done by Borrower;
- 6.4.7. an application was submitted for recognizing the Borrower insolvent.

6.5. The Borrower hereby agrees that:

- 6.5.1. the Lender shall have rights to assign claims arising from this Contract to any third persons (hereinafter referred as to "Assignees");
- 6.5.2. Assignees shall be further entitled to assign these claims to an unlimited number of other third persons;
- 6.5.3. the Lender and Assignees shall be entitled to disclose information provided for the conclusion of this Contract to other third parties, including supervisory institutions.

6.6. The assignment of the claims arising from the Contract shall not reduce the guaranties for the Borrower under the present Contract without Borrower's written consent.

## 7. OTHER PROVISIONS

7.1. The Borrower shall notify the Lender of all changes in the Borrower's information specified in the Contract, particularly regarding the personal identity document, Borrower's account and other payment data or work place within next 5 (five) working days.

7.2. The Lender may request from the Borrower at Lender's own discretion and / or in accordance with Law:

7.2.1. the Borrower's approval of the information change through telephone, by using Telephone number or on the Portal, in the Branch and/or otherwise;

7.2.2. additional information related to the implementation of the present Contract and provision of the Loan;

7.2.3. information related to the Borrower's creditworthiness (solvency), identification of Borrower and/ or the monetary means of the Borrower.

The Lender until that time when full requested information was received from the Borrower in accordance with the present clause may avoid granting the Loan Amount or to avoid extending the payment term without any justification or explanation.

7.3. The communication (Applications, written notifications, reminders, proposals, suggestions, requests, approvals, rejections etc.) between the Parties in relation with the implementation of the present Contract shall be done by telephone call on the Telephone number, via Borrower's and Lender's emails or through the Profile on the Portal. Any communication made in the above-stipulated manner should be binding for the Parties. The Lender shall not be liable for any miscommunication (including the not received notifications or Loan amounts) which accrued, due to the failure, by the Borrower to provide true and proper data or notify the Lender about the changes in the information provided by Borrower, or as a result from the interruption of their communication (e.g. disorders in the services providers' (third parties') activities or systems, strike of the personnel, loss of data/ documents, etc.).

7.4. Before conclusion of the Contract the Borrower is entitled to create a Profile on the Portal in accordance with the Terms and Conditions for use of the Portal, available on the Portal. The Borrower's identification and communication with the Lender shall be binding for the Parties provided that the Borrower through Profile on the Portal will have approved the Terms and Conditions for use of the Portal by activating the Profile in the Portal (upon activation) as defined by the mentioned rules.

7.5. The Lender may suspend or terminate the Borrower's identification and/or communication between the Parties through telephone, by using the Telephone number, or through the Profile on the Portal in accordance with the Terms and Conditions of use for the Portal and to require that particular activity is made in the Branch.

7.6. The Borrower agrees to receive the information:

7.6.1. subject to obligatory submission as defined by Law either by e-mail on the Borrower's e-mail or by publication in the Portal;

7.6.2. within the framework of the Contract by e-mail on Borrower's e-mail and/ or telephone (using Telephone number) as recorded oral notifications or text messages, moreover the notification sent by e-mail or text message is considered as received upon the moment of entering of the electronic communication in the informational system indicated by the Borrower;

7.6.3. regarding the Lender or third parties related to the Lender, including commercial, advertisement or other informative messages, by using Borrower's e-mail and Telephone number.

7.7. The Borrower agrees and authorizes Lender to ensure Borrower's personal data processing (checking the authenticity of Borrower's personal data from various databases public and / or private, data collection (including the visual image, photo, video and/ or audio recording), compilation and transfer to/ from third-parties, cross-border transmission and storage of data even after the full execution of the Contract) of the following data (name, surname, middle name, sex, data and place of birth, signature, data on the family members, citizenship, electronic signature, telephone number and fax, email, job / title, family situation, economic-financial situation, bank data, image, address (domicile/residence), working place, IDNP (personal identification number), data on the owned assets, physical characteristics, data from the identity card) for the following purpose:

7.7.1. to implement the obligations of the Contract;

7.7.2. to ensure credit reports, to debts recovery / collect claims, financial-banking services, statistics, solvency analysis / economic-financial situation, commercial prospecting and direct marketing through SMS messages at the number indicated in the Application, as well as for receiving and sending information to the credit bureaus, state, municipal institutions and / or supervisory authorities;

7.7.3. for assignment of the claims arising from the Contract to the third parties;

7.7.4. to assess the Borrower's solvency and another significant factor influencing the conclusion or implementation of the Contract;

7.7.5. to be provided information about the Lender or third parties related to the Lender, including commercial information for marketing and advertising purposes, namely to receive promotional materials from the Lender, Lender's partners via traditional mail services or via electronic means (i.e. phone, SMS to Telephone number and /or e-mail to Borrower's email or through Profile in Portal);

7.7.6. cross-border transfer of personal data in the Republic of Latvia, with the aim of their storage for the period indicated in Clause 7.8 of the General Terms.

7.8. The Borrower confirms it was informed (i) that the period of processing of the personal data will not exceed the period necessary to achieve the purposes from which they are processed, and after the expiration of this period, personal data will be stored in archive pursuant to the legislation in force, and (ii) on the existence and the way of exercising his rights to access, intervene upon the data and to oppose to the processing of the personal data (including with regard to commercial prospecting), and on the consequences of a refusal to answer the, mandatory or voluntary, questions through which his personal data are collected. The Borrower confirms

that the personal data can be collected by the Lender inclusively through the following methods: face-to-face interviews, through Telephone number and/ or Profile in Portal, examination of acts (copies) presented in Branch, uploaded in Profile in Portal and/ or sent to Lender's email, video recordings.

7.9. Lender guarantees the procedure and security of the Borrower's personal data processing in accordance with Law.

7.10. If dispute between the Parties is not resolved via negotiations, it shall be resolved by the court under procedure prescribed by Law. The Borrower and the Lender are also entitled to apply to mediation in cases and in the manner stipulated by Law.

7.11. The Borrower is informed and agrees that the Lender is entitled to transfer all obligations under the present Contract and its appendixes to Lender's associated or group companies without any additional novation agreement concluded between the Parties. In such case Lender, shall notify the Borrower through Borrower's email or in Profile on Portal.

7.12. The Parties are entitled to agree on specific procedure related to implementation of the respective obligation stipulated by the present Contract. In this case, such agreement shall be concluded in Branch, or through the telephone by using the Telephone number or email, using Borrower's email, or through Profile on the Portal.

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[Lender's logo]

**LOAN PROVISION TERMS**  
**for LONG TERM LOAN**  
**Annex No. [...], dated [...] of**  
**Credit Line Contract No. [contract number], dated [...]**  
**/concluded via distance means/**

Lender	and	Borrower				
<b>Organizația de Microfinanțare "SEBO CREDIT" SRL</b>		<b>[Given name Surname]</b>				
Registration number (IDNO): 101760000371		Personal identity number (IDNP): [000000-00000]				
Legal address: MD-2001, 63/23 Mitropolit Varlaam Street, 6 <sup>th</sup> Floor, Chișinău, Republic of Moldova		Actual address of the place of residence: [address]				
Informative telephone: +373 22 896 897; +373 22 896 895		Borrower's e-mail: [ ]; Telephone number: [ ]				
Lender's email: <a href="mailto:info@sebo.md">info@sebo.md</a> ; web page: <a href="http://www.sebo.md">www.sebo.md</a>		Borrower's e-mail: [ ]				
expressing their consent freely, without mistake, fraud or duress have agreed on present <b>Loan Provision Terms</b> :						
Credit Line limit: [ ] MDL		Potential Credit Line limit: [ ] MDL				
Granted Loan Amount: [ ] MDL						
Loan Amount: [ ] MDL		Total amount to be paid by the Borrower: [ ] MDL				
Interest of Loan: [ ] % or MDL		Late Payment Penalty (per diem): [ ] %				
Annual Percentage Rate: [ ] %		Cash Provision fee: [ ] MDL				
Date of full repayment:		One-time penalty for delayed payment, if any: [ ] MDL or [...] %				
		Loan provision and maintenance fee: [ ] MDL				
<b>Schedule</b>						
Payment date	Outstanding part of the Loan Amount, MDL	Loan instalment amount, MDL:	Interest rate payment, MDL:	Instalment amount of Cash provision fee, MDL:	Instalment amount of Loan provision and maintenance fee, MDL:	Payment in total, MDL:
[ ]	<b>Extension</b> management fee, payable at the moment when extension request was processed.					
1 month	<b>Extension period</b> , which may be provided by Lender to Borrower based on Borrower's request. In case of extension all payments (instalments) listed in the Schedule should be postponed for Extension period.					
<b>Early Repayment compensation</b> , payable when early repayment is done in accordance with General Terms of the Contract. In the event of early repayment of the Loan the Borrower shall additionally pay to the Lender a compensation, as follows:						
<b>0,5 %</b>	of the amount of the current balance of the Loan repaid in advance, if the period between the date of early repayment and the Payment date exceeds 1 (one) year;					
<b>1 %</b>	of the current balance of the Loan repaid in advance, if the period between the date of early repayment and the Payment date does not exceed 1 (one) year.					
<b>Contractual payments</b> may be paid in cash at the Branch or in pay boxes, through direct debit, payment card or bank transfer to the Lender's account, in the payment details specifying 1) In the case of extension: "Extension, Contract number", or 2) In the case of other Contractual payments: "Contract number".						
<b>Lender's account for making payment(s):</b>	Organizația de Microfinanțare "SEBO CREDIT" SRL, [account number], [bank]					
<b>Loan Provision Terms:</b>						
1) has been generated (i) based on Borrower's Application, which has been submitted through the Profile in Portal, and in accordance with assessment of the Borrower's creditworthiness (solvency) at Lender's sole discretion; (ii) only in case Borrower has read, evaluated and accepted General Terms and Lender's offer in the form of pre -contractual information, both made available for Borrower in Profile on Portal;						
2) includes definitions declared and regulated by the General Terms of the Contract;						
3) is an integral part of the Contract, and shall be implemented by the Parties in accordance with General Terms;						
4) is concluded via distance means, which shall be valid without any written signature.						

[Lender's logo]

**LOAN PROVISION TERMS**  
**for SHORT TERM LOAN**  
**Annex No. [...], dated [...]** of  
**Credit Line Contract No. [contract number], dated [...]**  
**/concluded personally/**

Lender		and	Borrower	
Organizația de Microfinanțare "SEBO CREDIT" SRL,			[Given name Surname]	
Registration number (IDNO): 1017600000371			Personal identity number (IDNP): [000000-00000]	
Legal address: MD-2001, 63/23 Mitropolit Varlaam Street, 6 <sup>th</sup> Floor, Chișinău, Republic of Moldova			Actual address of the place of residence: [address]	
Informative telephone: +373 22 896 897; +373 22 896 895			Borrower's e-mail: [ ]; Telephone number: [ ]	
Lender's email: <a href="mailto:info@sebo.md">info@sebo.md</a> ; web page: <a href="http://www.sebo.md">www.sebo.md</a>			Borrower's e-mail: [ ]	
expressing their consent freely, without mistake, fraud or duress have agreed on present <b>Loan Provision Terms:</b>				
Credit Line limit:	[ ] MDL	Potential Credit Line limit:	[ ] MDL	
Granted Loan Amount:	[ ] MDL			
Loan Amount:	[ ] MDL	Total amount to be paid by the Borrower:	[ ] MDL	
Interest of Loan:	[ ] % or [...] MDL	Late payment Penalty per diem:	[ ] %	
Annual Percentage Rate:	[ ] %	Cash Provision fee:	[ ] MDL	
Date of full repayment:		One-time penalty for delayed payment, if any:	[ ] MDL or [...] %	
		Loan provision and maintenance fee:	[ ] MDL	
<b>Penalty Concession Fee</b> , payable for provision of concession on accrual and calculation of penalties (Late payment penalty and One time penalty for delayed payment) for a certain period and in the amounts indicated below:				
7 days	[...] Amount (MDL)			
14 days	[...] Amount (MDL)			
30 days	[...] Amount (MDL)			
<b>Early Repayment compensation</b> , payable when early repayment is done in accordance with General Terms of the Contract.				
In the event of early repayment of the Loan the Borrower shall additionally pay to the Lender a compensation, as follows:				
<b>1 %</b>	of the current balance of the Loan repaid in advance.			
<b>Contractual payments</b> may be paid in cash at the Branch or in pay boxes, through direct debit, payment card or bank transfer to the Lender's account, in the payment details specifying 1) In the case of Penalty Concession Fee: "Concession, Contract number", or 2) In the case of other Contractual payments: "Contract number".				
<b>Lender's account</b> for making payment(s):	Organizația de Microfinanțare "SEBO CREDIT" SRL, [account number], [bank]			
If the Borrower repays to the Lender the Granted Loan Amount and Contractual remuneration until the Date of full repayment, no Interest of Loan should be paid.				
<b>Loan Provision Terms:</b>				
1) has been generated (i) based on Borrower's Application, which has been submitted through the Profile in Portal, and in accordance with assessment of the Borrower's creditworthiness (solvency) at Lender's sole discretion; (ii) only in case Borrower has read, evaluated and accepted General Terms and Lender's offer in the form of pre-contractual information, both made available for Borrower in Profile on Portal;				
2) includes definitions declared and regulated by the General Terms of the Contract;				
3) is an integral part of the Contract, and shall be implemented by the Parties in accordance with General Terms;				
4) is concluded via distance means, which shall be valid without any written signature.				