

the city of _____

_____.____.2017

The present contract of consumer microloan is concluded between the citizen of the Russian Federation

_____, passport series _____ № _____

Issued by: _____ от _____.____.20__ (hereinafter referred to as Borrower) on the one hand and

LLC MFC "DZP-Centre", OGRN code 1147847029990, ITN/IECC 7838500558 / 783801001, registered address: 190031 the city of Saint-Petersburg, Spassky lane, house 14/35, bldg. A, lodgement 38-H, phone: +78003331060

(hereinafter referred to as the Company or the Loaner) in the person of

_____, acting on the basis of the power of attorney on the other hand have concluded the present contract as follows.

The Loaner provides the Borrower of monetary funds (hereinafter referred to as a Loan or a Microloan) and the Borrower undertakes to return the received amount of a microloan and pay interest for using the microloan in accordance with the following conditions:

Interest under a consumer loan agreement, with the exception of penalties (fines, penalties) and payments for services rendered to the borrower for a fee, shall not be accrued if the amount of interest accrued under the contract and other payments reaches a threefold amount of the loan amount, the repayment period for which exceeds one year.

Full loan value (in block letters)

After the appearance of the delay in the performance of the obligation to repay the loan amount and (or) the payment of the interest due, the Loaner, under the consumer loan contract, whose repayment period for a consumer loan does not exceed one year, may continue to accrue interest to the Borrower only on the part of the principal debt that has not been paid back to them. Interest on the portion of the principal debt that is not repaid by the Borrower continues to accrue until the total amount of the interest payable is equal to the amount of the double amount of the outstanding portion of the loan. The Loaner shall not be entitled to charge interest for the period from the time when the total amount of interest payable is equal to the amount of the double amount of the outstanding portion of the loan until the Borrower's partial repayment of the loan amount and (or) payment of the interest due.

After the occurrence of the delay in the performance of the obligation to repay the loan amount and (or) the payment of the interest due under the consumer loan contract, the period of the return of the consumer loan for which does not exceed one year, the right to impose a penalty (fines, penalties) and other measures of liability only on the borrower that has not been repaid by the borrower part of the principal amount.

Individual terms of the consumer microloan agreement № _____ from _____.____.2017 year		
№ p/p	Terms	Content of the terms
1.	The amount of the microloan or credit limit and the order of its change	The amount of the microloan is equal to _____ (_____) roubles 00 kopecks
2.	Life of contract, maturity of a microloan	The microloan is subject to return by _____. 2017. This micro-loan agreement is valid until the parties fully execute their obligations under it (including the actual loan repayment).
3.	Currency of the microloan	Rouble
4.	Interest rate (interest rates) (annual per cent) or the terms of its/ their determination	(_____) % (per cent) interest rate.
5.	The procedure for determining the exchange rate of foreign currency in the transfer of funds by a creditor to a third party specified by the Borrower.	Not applicable.
6.	The times, amount and periodicity (timing) of the Borrower's payments under the contract or the procedure for determining these payments.	The payment of the amount of a microloan and of the interest for using it is equal to the amount of _____ (_____) roubles 00 kopecks and is made by a one-time payment within the period specified in clause 2 of these Terms. This condition is a schedule of payments under the Agreement
7.	The procedure for changing the times, amount and periodicity (timing) of the Borrower's payments with a partial early repayment of a microloan.	Under a partial early repayment of the microloan, the times and periodicity (timing) of payments under the microloan agreement do not change. The amount of payment is reduced (in proportion) to the amount of interest paid and/or the amount of the principal debt paid. Partial early repayment of the loan on the day of the receipt of the loan is not allowed.

8.	Methods of executing the obligations under the agreement by the Borrower the location of the Borrower.	<p>The Borrower has the right to execute obligations under this Agreement in one of the following ways:</p> <ul style="list-style-type: none"> - by cash lodgements into the cash desk of a separate subdivision in the population centre at the location of the Borrower. (A full list of separate units is available at the official site of the Loaner on the Internet). - by money transfer transfer to the Company's current account the details of which are specified in clause 25 of the present terms and conditions; - by money transfer using remote banking services of "Sberbank Online", self-service terminals of PJSC "Sberbank" of Russia, or in branches of PJSC "Sberbank" of Russia; - by transferring funds without opening a bank account, which shall be executed via the money transfer system "Zolotaya Korona"; - by paying via the terminals of the PayTravel network; - by paying by Visa or Mastercard card, by the MIR card on the Loaner's website. <p>The detailed information on tariffs and methods of repayment can be found on the Company's official website on the Internet www.dozarplati.com/payment.</p>
8.1	Chargeless way of executing obligations under the Agreement by the Borrower.	By cash lodgements into the cash desk of a separate subdivision of the Company in the population centre at the location of receiving the offer.
9.	Obligation of the Borrower to conclude other Agreements	<p>For receiving and repaying loans with the use of the bank (personal) accounts, including bank cards of the Borrower and other electronic means of payment, money transfer systems, including electronic transfers of money, it is necessary for the Borrowers to conclude contracts with organizations that provide services in regard of the relevant means and payment systems.</p> <p>The absence of such a contract from the Borrower means his/her refusal to use the appropriate means of receiving/ paying off the loan. The Company does not participate in the conclusion of such contracts by the Borrower.</p>
10.	Obligation of the Borrower to furnish collateral for executing the obligations under the Agreement and the requirements for such a collateral.	Not applicable.
11.	Purpose of the use of consumer credit (loan) by the Borrower.	Not applicable.

_____ (_____)



_____ (_____)

		SMS message, request, the telephonogram of the Loaner.
19.	Obligations of the Company	By signing the present conditions of the consumer micro-loan agreement, the Company undertakes: 1) on the basis of a written application by the Borrower to send the following information free of charge to the address specified in clause 25 within 10 (ten) working days from the receipt of the application, or immediately upon request in a separate subdivision of the Company: <ul style="list-style-type: none"> • the amount of the Borrower's current debt to the Loaner under a consumer loan agreement; • dates and amounts of payments made and due by the Borrower under a consumer loan agreement.
20.	Overdue debt	For the purposes of determining the amount of the penalty and fines (interests) in accordance with clause 12 of these terms, the Parties understand the amount of the unreturned part of the loan body and interest for the use of the loan accrued on the date.
21.	Assignment of the right by contract to third parties by the borrower	The Borrower shall not be entitled to assign the rights (claims) under this agreement to third parties without the prior written consent of the Company.

_____ (_____)

_____ (_____)

22.	Representations and Warranties	<p>By signing this microloan agreement, the Borrower confirms and guarantees that:</p> <ol style="list-style-type: none"> 1) this agreement is concluded voluntarily, without compulsion, not because of a confluence of reduced circumstances, and the terms of the agreement, including the amount of interest, penalty and fine, suit the Borrower and they are not extremely unfavourable for him; 2) s/he acts on his/her own behalf and in his/her own interests and does not act to the benefit of third parties (beneficiaries); 3) fully controls his/her actions, and the Borrower does not have a person (a beneficial owner) who has the ability to control his/her actions; 4) s/he has provided the Company with reliable data on the amount and sources of his/her income, as well as reliable personal and other data with the purpose to conclude this Agreement; 5) s/he is not legally incapable and confirms that s/he is entitled to conclude this Agreement; 6) s/he agrees to exercise direct interaction in case of overdue payment more than once a week through personal meetings; more than once a day, more than twice a week and eight times a month through telephone calls; more than twice a day, more than four times a week, and more than sixteen times a month through telegraph, text, voice and other messages transmitted over telecommunication networks, including mobile radiotelephone communication. At the same time, the Borrower confirms that this consent is not aimed at infringing the human dignity of the Borrower. 7) s/he agrees on interaction with any third parties (members of the family, relatives, other persons residing with him/her, neighbors and any other people) with the aim of performing actions for returning the overdue debts. I certify that I am aware that these third parties have the right to express their disagreement with interacting with the Loaner with the use of one of the ways specified in the Federal Law No. 230-FZ from July 3, 2016 "On the Protection of Rights and Legal Interests of Individuals in the Course of Returning the Overdue Debt ". 8) I confirm that I am aware and agree that notices of calling for another person for establishing cooperation aimed at the repayment of overdue debt will be sent by the Loaner via SMS messages to the contact phone number specified in the application for the provision of a consumer micro-loan or in any other manner provided by the agreement between the Loaner and the Borrower. 9) I understand the terms of this agreement, including the amount to be
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		returned, the amount of overpayment and the interest rate. The Borrower recognizes this amount of interest as absolutely justified, based on the high risk of granting an unsecured microloan.
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_____ (_____)

_____ (_____)

23. Statements of the Borrower on the procedure providing information on a loan agreement

of

I hereby request:

1) In order to inform me properly and promptly on the information necessary to prevent the increase of my debt under this loan agreement, to provide me with information, including but not limited to: the amount of my debt, its composition, terms and methods of repayment, restructuring debt terms, the imposition of penalties, on the numbers of contact telephone numbers indicated by me in the application form for the provision of a consumer microloan.

2) I guarantee that I am predominantly and/or regularly in the information reach zone of the indicated telephone numbers and in case this phone is used by someone other than me, I acknowledge the provision of such information to such person as lawful.

3) I confirm that all correspondence sent to my name at the addresses specified in clause 25 will be handed to me and I myself bear the risks of possible opening of envelopes by a third party upon receipt of correspondence at the indicated addresses.

24. Other conditions

This contract is signed in two identical copies, comes into effect from the date of issue of the microloan and is considered to be terminated from the date of execution by the Borrower of all the undertaken obligations or in other cases provided by current legislation of the Russian Federation.

The Parties consider the place of receipt of the offer to be the city indicated in the the preamble of the Agreement (the left corner of the first page).

By signing these individual terms of a consumer microloan agreement, the Borrower confirms that before having received the loan amount, has read and acknowledged the information contained on the official website of the Loaner www.dozarplati.com or located in the offices of the Loaner.

25	Loaner:	Borrower:
	LLC MFC "DZP-Centre"	Full name _____
	Registered address: 190031, the city of Saint-Petersburg, Spassky lane,	Permanent register address: THE RUSSIAN FEDERATION,
	House 14/35, bldg. A, lodgement 38-H	_____ ,
	Postal Address: 190031 the city of Saint-Petersburg, Spassky lane,	_____
	House 14/35, bldg. A, lodgement 38-H	Residential address: THE RUSSIAN FEDERATION,
	ITN 7838500558 / IECC 783801001	_____ ,
	Phone: +78003331060	_____
	Operating account 40701810855040000072 at the Northern-Western Bank	Passport: series ____ number _____
	of PJSC "Sberbank of Russia",	Issued: ____ . ____ .20 _____
	RCBIC 044030653, correspondent account 30101810500000000653 at	
	Northern-Western Main Branch	Home phone number:
	of the Bank of Russia	Cellphone number:
	Certificate confirming the fact of making an entry of a legal entity	
	in the State Register of Microfinancial Organizations from 04.08.2014	
	№ 651403140005467	
	Official site of the Loaner:	
	www.dozarplati.com	

Loaner: _____ / _____ / _____

Borrower: _____ / _____ / _____

