

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION SHEET

1. Identity and contact details of the creditor and, where applicable, the credit intermediary

Creditor	ESTO AS, registry code 14180709
Address	Tartu mnt, 24-24b, 10115, Tallinn

2. Description of the credit product

Type of credit	Deferred payment (consumer credit) for the acquisition of a product or using a service
Credit amount to be used or maximum credit amount	2,000.00€
Terms and conditions for using the credit <i>Method and time for receiving the credit amount</i>	The Buyer shall take the credit into use as a whole after entering into an agreement with the creditor and after paying the first instalment to the seller of the product
Duration of the consumer credit agreement	The agreement shall terminate with the payment of the last instalment on 12 June 2020, unless the payment schedule is extended.
Reimbursements and, if necessary, in case of loan balances with different interest rates, which the payments arising from the consumer credit agreements are covered with these reimbursements	To be paid: 109.51 € every month for 24 months. Interest and/or fees shall be paid as follows: The Buyer shall pay the interest calculated on the purchase price and the management fee on a monthly basis together with the principal amount of the loan
Total amount of all payments made by the consumer to pay back the credit and cover the total cost of the credit	2,628.24€
In case of consumer credit agreement, the object of which is the acquisition of an item, provision of a service or the financing any other object of the agreement, and in case of economically linked consumer credit agreements, the object of the agreement or the service and its price in case of paying immediately (net price)	Invoice of Seller (Store) with the value of 2,000.00 €
Guarantees required from the consumer <i>Description of consumer credit agreement guarantees required from the consumer</i>	Reservation of ownership, in case of which the ownership rights of the product shall be transferred to the Buyer with the payment of the last instalment

3. Costs of the credit

The annual interest rate or, if necessary, different interest rates applicable to the consumer credit agreement	The fixed annual interest rate is 14.90% of the total amount of the credit issued, on the basis of which the total interest cost is calculated, which is divided proportionally over the agreement periods
Annual percentage rate of charge <i>Total cost of credit, which is expressed as an annual percentage of the total amount of credit or the maximum amount of credit. The annual percentage rate of charge enables to compare different offers</i>	31.56%. The calculation of the annual percentage rate of charge takes into account all known costs, including interest costs and other expenses related to the credit that the Buyer is required to pay: credit amount 2,000.00 €, annual interest rate 14.90%, monthly management fee 0.90 €, one-time contract fee of 0.00 €
Is it mandatory to conclude an insurance contract or another ancillary agreement in order to obtain the credit or obtain the credit under these terms and conditions If the costs associated with the ancillary agreement are not known to the creditor, they shall not be included to the annual percentage rate of charge	No No
Accompanying costs	
Other fees arising from the consumer credit agreement	monthly management fee: 0.90 € one-time contract fee: 0.00 €

<p>Expenses incurred due to late payments Failure to pay in a timely manner might have serious consequences (such as forced sale) and it may obstruct obtaining the credit</p>	<p>In case of late payment of instalments, the rate of interest on arrears is the interest rate fixed in the agreement; in the absence thereof, the rate of interest on arrears applied by the European Central Bank, plus 8% of the outstanding instalment(s) per year. Interest on arrears shall not be calculated from the interest or the interest on arrears. In addition, the creditor is entitled to demand reimbursement of the recovery costs from the borrower (in particular, for sending a reminder letter in the amount of 5 euros as of submission of the information sheet, and the notice fee regarding the cancellation of the agreement in the amount of 20 euros as of submission of the information sheet) in accordance with the rates set out in the Price List. If the creditor cancels the agreement due to the borrower's debts, the borrower undertakes to compensate the recovery costs as follows:</p> <ol style="list-style-type: none"> 1) compensation for recovery costs up to 30 EUR in total, whereas the first paid reminder sent to the borrower may cost up to 15 EUR and two following reminders up to 5 EUR each, if the claim is up to 500 EUR; 2) compensation for recovery costs up to 40 EUR in total, whereas the first paid reminder sent to the borrower may cost up to 20 EUR and two following reminders up to 5 EUR each, if the claim of the creditor is over 500 EUR and up to 1,000 EUR; 3) compensation for recovery costs up to 50 EUR in total, whereas the first paid reminder sent to the borrower may cost up to 25 EUR and two following reminders up to 5 EUR each, if the claim is over 1,000 EUR <p>In case of non-payment of instalments, the creditor is entitled to recover the goods acquired from consumer credit from the borrower.</p>
<p>4. Other important legal aspects</p>	
<p>Right of withdrawal <i>The consumer has the right to withdraw from the consumer credit agreement within 14 days</i></p>	<p>Yes, the Buyer has the right to withdraw from the Agreement without disclosing the reason within 14-day period from the entry into force of the Agreement by sending an application for withdrawal to the e-mail address info@esto.ee or by mail to Tartu mnt 24-24b, 10115, Tallinn. In case of withdrawal from the contract of sale, the Buyer must return the Product to the Seller or reimburse their value and issue the Seller's lost income and other proceeds.</p> <p>In the event of withdrawal from the consumer credit agreement, the Buyer must pay the creditor back the credit amount taken into used and the interest accrued by the date of payment no later than 30 calendar days after receiving the notice of cancellation; otherwise, it is considered that the Borrower has not withdrawn from the Agreement</p>
<p>Early repayment of credit <i>You are at any time entitled to an early repayment of the credit in part or in full</i></p>	<p>The Buyer can proceed with the early repayment of the credit in full or in part upon submission of a corresponding application to the creditor and by paying the credit amount or part thereof to the creditor before due time</p>
<p>Upon early repayment of the credit, the creditor is entitled to compensation</p>	<p>The creditor is entitled to receive reasonable compensation from the Buyer, which according to the law is 1% of the amount of the early repaid credit, if the period between the early repayment and termination of the agreement is longer than 1 year and, for a shorter period, 0.5% of the amount of the early repaid credit</p>

<p>Queries from databases</p> <p><i>The creditor must provide you with prompt and free information on the results of the queries made in the database if, as a result of the query, it is decided not to give you the credit. Information obtained from databases is not submitted, if the transmission of such information is prohibited by law or is contrary to public order or security objectives</i></p>	Yes
<p>Right to receive a copy of the draft consumer credit agreement. You have the right to receive a free copy of the draft consumer credit agreement upon request. This right does not exist if the creditor does not wish to continue the pre-contractual negotiations at the time of receipt of the request</p>	Yes
<p>The period during which the creditor is bound to pre-contractual information</p>	These data are valid for 7 days from the date of submission of the information sheet
5. Additional information to be given in the case of distance marketing of financial services	
a) information concerning the creditor	
<p>Registration</p>	Tartu County Court Registry Department, registry code 14180709
<p>Supervisory Authority</p>	The rights of the Buyer are supervised by the Consumer Protection Board, Rahukohtu 2, 10130 Tallinn, and the Financial Supervision Authority, Sakala 4, 15030 Tallinn
b) information concerning the consumer credit agreement	
<p>Right of withdrawal</p>	<p>Yes, the Buyer has the right to withdraw from the Agreement without disclosing the reason within 14-day period from the entry into force of the Agreement by sending an application for withdrawal to the e-mail address info@esto.ee or by mail to Tartu mnt 24-24b, 10115, Tallinn. In case of withdrawal from the contract of sale, the Buyer must return the Product to the Seller or reimburse their value and issue the Seller's lost income and other proceeds.</p> <p>In the event of withdrawal from the consumer credit agreement, the Buyer must pay the creditor back the credit amount taken into used and the interest accrued by the date of payment no later than 30 calendar days after receiving the notice of cancellation; otherwise, it is considered that the Borrower has not withdrawn from the Agreement</p>
<p>Clause concerning the applicable law and/or jurisdiction governing the consumer credit agreement</p>	Pre-contractual negotiations and the agreement are governed by Estonian law
<p>Use of languages</p>	Pre-contractual information and the terms and conditions of the agreement shall be forwarded in Estonian
c) information related to claims for compensation for damage	
<p>Extrajudicial proceedings for the settlement of disputes and its application</p>	The extrajudicial settlement of consumer claims is carried by Consumer Disputes Committee of the Consumer Protection Board. The contact details of the Consumer Protection Board and instructions for filing complaints are available by phone 1330 and on the website www.tarbijakaitseamet.ee

DEFERRED PAYMENT AGREEMENT

#706691991

I Parties

31 May 2018

Factor	ESTO AS	Seller	Store
Registry code	14180709	Registry code	
Address	Tartu mnt 24-24b, 10115, Tallinn	Address	
Phone	(+372) 622 52 52	E-mai	
E-mail	info@esto.ee	Webpage	
Webpage	www.esto.ee		

Buyer
Personal
ID number
Address
Phone

II Content of the agreement

Terms and conditions	
Cost of the product (EUR)	2,000.00
Downpayment (EUR)	0.00
Contract fee (EUR)	0.00
Monthly management fee (EUR)	0.90
Annual interest rate	14.90%
Total cost of credit (EUR)	628.24
Annual percentage rate of charge	31.56%
Daily interest of arrears rate	0.00%

Instalments	
Number of instalments	24
Total monthly instalment (EUR)	109.51
Deadline for the payment of the first instalment	12 July 2018
Deadline for the payment of instalments	The 12th day of each month
Deadline for the payment of the last instalment	12 June 2020

Details	
Reference number of the Deferred payment agreement	706691991
ESTO AS account number	EE831010220259894222 SEB Pank

*On the basis of the annual interest rate, the total interest expense is calculated on the basis of the amount of the Residual Value immediately after the Instalment is made. The total interest expense is divided between instalments proportionally according to the multiplication of the length of the period and the value of the Residual Value. The daily interest rate equals 1/360 of the annual interest rate.

III Contract procedure

1. The instalments shall be made in accordance with the Deferred payment Agreement (including the Payment Schedule) on the 12th day of each month to the bank account (EE831010220259894222 SEB Pank) of ESTO AS, indicating the reference number 706691991 on the payment order line.
2. All information and statements about the payments, as well as other data that has to be submitted to the Factor in accordance with the Deferred payment Agreement has to be submitted to the Factor's contact details brought out in this Deferred payment Agreement. The Buyer has the right to demand the issuance of the Payment Schedule free of charge during the entire period of the Agreement.
3. The Buyer has the right to withdraw from the contract of sale included in the Deferred payment Agreement or from the contract of sale financed by the Deferred payment Agreement without notice within 14 days from the date of receipt of the Product. In this case, the Buyer shall also be deemed to have withdrawn from the consumer credit agreement included in the Deferred payment Agreement. The Buyer has the right to withdraw from the consumer credit agreement included in the Deferred payment Agreement without giving reasons within 14 days from the date of the conclusion of the Deferred payment Agreement, and the Buyer shall also be deemed to be withdrawn from the related contract of sale, unless the Buyer expressly indicates differently. In order to use the right of withdrawal, the Buyer shall submit a withdrawal declaration by e-mail or by post to the Seller and the Factor to the address indicated in the Deferred payment Agreement by the abovementioned deadline. In case of withdrawal from the contract of sale related to the Deferred payment Agreement, the Buyer must return the Product to the Seller or reimburse their value. In order to use the right of withdrawal, the Buyer has to open the Product packaging carefully and in such a way that doesn't damage the packaging. The Buyer must return the Product within 30 calendar days after sending the application for withdrawal from the Deferred payment Agreement, otherwise the Buyer shall be deemed to not have withdrawn from the contract of sale related to the Deferred payment agreement. In the event of withdrawal from the consumer credit agreement included in the Deferred payment Agreement, the Buyer must pay the Factor back the credit amount taken into used and the interest accrued by the date of payment no later than 30 calendar days after sending the application for withdrawal from the Deferred payment Agreement, otherwise it is deemed that the Buyer has not withdrawn from the Deferred payment Agreement. In case the Buyer withdraws from the contract of sale related to the Deferred payment Agreement and returns the Product and thus, the Buyer is also deemed to be withdrawn from the consumer credit agreement, the amount of credit utilised shall be paid back / refunded to the Factor by the Seller on behalf of the Buyer (at the expense of the sale price of the Product to be returned). Withdrawal from the Deferred payment Agreement shall take place at the expense of the Buyer and the Buyer is obliged to compensate to the Seller for the ordinary expenses for returning the Product, taking into account the imperative restrictions arising from the legislation.
4. The grounds and procedure for withdrawal from the Deferred payment Agreement are brought out in the Terms and Conditions of the Deferred payment Agreement.
5. The Buyer has the right to repay the Credit Amount in whole or in part before due time in accordance with the procedure provided for in the Terms and Conditions of the Deferred payment Agreement.
6. If the Buyer fails to comply with the payment obligations (except the payment of interest) arising from the Deferred payment Agreement and the Terms and Conditions of the Deferred payment Agreement in due time, the Buyer is required to pay the interest on arrears to the Factor under the procedure prescribed in the Terms and Conditions of the Deferred payment Agreement. The recovery costs may be added to the interest on arrears in the amount(s) specified in the Price List. The payment delay may obstruct getting loans from the Factor or other creditors in the future and/or have impact on the terms and conditions of granting loans to the Buyer.
7. All disputes arising from the Deferred payment Agreement and the Terms and Conditions of the Deferred payment Agreement shall be resolved by negotiations. In case of failure to reach an Agreement, the dispute shall be settled by the courts of the Republic of Estonia. The Parties have agreed that the court of first instance for the settlement of disputes is Harju County Court. The jurisdiction agreement provided for in this clause shall apply to the extent and provided that this is not prohibited in the particular dispute by the imperative provisions of the law. The Buyer is also entitled to contact the competent pre-trial processor(s) (for example, the Consumer Disputes Committee) to resolve the dispute. The Deferred payment Agreement is subject to applicable Terms and Conditions and the Price List of the Deferred payment Agreement and the Principles of Processing Customer Data, which are available on the website of the Factor at www.esto.ee.

The Buyer declares and warrants, that:

- (1) the information and confirmations given by him to the Seller and the Factor are complete and true;
- (2) he has read "European Consumer Credit Information Sheet" and other pre-contractual information;
- (3) he has read and agrees with the applicable Terms and Conditions and the Price List of the Deferred payment Agreement;
- (4) he agrees that the Terms and Conditions referred to in the conclusion of the Deferred payment Agreement shall not be signed separately;
- (5) The Deferred payment Agreement is made according to his will and he wants to enter into the Deferred payment Agreement under the terms and conditions contained therein.

The Buyer agrees to process its Customer Data (incl. Personal Data) in accordance with the Principles of Processing Customer Data. By signing the Deferred payment Agreement, the Buyer confirms that he agrees that the Factor only issues e-invoices to the Buyer in respect of the instalments to the bank related to the account specified in the ESTO customer profile.

The Factor is supervised by the Estonian Financial Supervision Authority (postal address Sakala 4, 15030 Tallinn, phone 6 680 500, e-mail info@fi.ee, webpage www.fi.ee).

ANNEX 1. Payment schedule

Date	Residual value	Monthly instalment	Principal payment	Interest	Contract fee	Management fee
12.07.2018	2,628.24	109.51	60.08	48.53	0.00	0.90
12.08.2018	2,518.73	109.51	62.10	46.51	0.00	0.90
12.09.2018	2,409.22	109.51	64.13	44.49	0.00	0.90
12.10.2018	2,299.71	109.51	66.15	42.46	0.00	0.90
12.11.2018	2,190.20	109.51	68.17	40.44	0.00	0.90
12.12.2018	2,080.69	109.51	70.19	38.42	0.00	0.90
12.01.2019	1,971.18	109.51	72.21	36.40	0.00	0.90
12.02.2019	1,861.67	109.51	74.24	34.37	0.00	0.90
12.03.2019	1,752.16	109.51	76.26	32.35	0.00	0.90
12.04.2019	1,642.65	109.51	78.28	30.33	0.00	0.90
12.05.2019	1,533.14	109.51	80.30	28.31	0.00	0.90
12.06.2019	1,423.63	109.51	82.32	26.29	0.00	0.90
12.07.2019	1,314.12	109.51	84.35	24.26	0.00	0.90
12.08.2019	1,204.61	109.51	86.37	22.24	0.00	0.90
12.09.2019	1,095.10	109.51	88.39	20.22	0.00	0.90
12.10.2019	985.59	109.51	90.41	18.20	0.00	0.90
12.11.2019	876.08	109.51	92.43	16.18	0.00	0.90
12.12.2019	766.57	109.51	94.46	14.15	0.00	0.90
12.01.2020	657.06	109.51	96.48	12.13	0.00	0.90
12.02.2020	547.55	109.51	98.50	10.11	0.00	0.90
12.03.2020	438.04	109.51	100.52	8.09	0.00	0.90
12.04.2020	328.53	109.51	102.54	6.07	0.00	0.90
12.05.2020	219.02	109.51	104.57	4.04	0.00	0.90
12.06.2020	109.51	109.51	106.56	2.05	0.00	0.90
TOTAL		2,628.24	2,000.00	606.64	0.00	21.60

Representative of the Seller - store

/ digitally signed /

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Buyer – client name

/ digitally signed /

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31.05.2018