

THE CREDIT AGREEMENT AND THE GENERAL TERMS AND CONDITIONS OF CREDITSTAR FINLAND OY

The credit agreement of Creditstar Finland OY

Creditor: Creditstar Finland Oy (hereinafter referred to as "Creditstar" or "Creditor")
Business ID: 2301802-7
Address: c/o Business Center Alekski, Aleksanterinkatu 15 B, 6th floor 00100 Helsinki
Phone number: 09 425 99688
E-mail: asiakaspalvelu@creditstar.fi

Borrower (hereinafter referred to as the "Borrower" or "Customer"):

Name:
ID number:
Postal address:
Phone:
E-mail:

Registration Code of the Creditor Register of the Regional Administration of Southern Finland: 2011 / PU1724A.

This agreement is subject to the general terms and conditions of Creditstar Finland Oy, which are attached to this Agreement (Appendix 2). The agreement between the Creditor and the Borrower consists of this agreement document, the general terms and conditions of Creditstar Finland Oy and the standard European Consumer Credit Information (SECCI) (Appendix 3).

Credit terms:

The type of credit: Continuous credit
Credit limit: 2 000 €
Outstanding principal from previous Credit contract: Outstanding balance refinanced from Borrowers previous Credit contract: €
The duration of the credit agreement: The credit agreement is valid for an indefinite period. Date of contract:
Contract number:
Date of repayment: current Credit with the costs will be repaid according to the repayment schedule in Appendix 1 of this contract.
Amount of withdrawn credit from the credit limit: €
Daily fee will be invoiced from Borrower, and it will be 0,01% of the credit limit.
First repayment date:
First month installment: €
Reference number:

In Basic loan, the processing time of a credit application and payout for customer is 3-4- banking days from the initial credit application date. The requirement for this is that Customer's application is accepted. No funds will be credited to the customer between 23:00 and 07:00.

In connection of a withdrawal from the Credit Limit, a possible prior Credit is combined with the new credit withdrawal amount from the Credit Limit (i.e. capitalized). This may in fact increase the total amount of the Credit with the cost above the above-mentioned Credit Limit of 2 000 euros. In

connection with each new withdrawal from the Credit Limit, a new credit agreement shall be made that replaces all prior agreements, messages, promises, and declarations of intent with the Credit, including past credit agreements between the borrower and the borrower regarding a possible prior Credit and repayment schedule. This, however, does not have any effect for customer liability to pay back previous loan's interests and other fees until the date of refinance of the previous loan.

Interest, other credit costs and the basis for determining effective interest rate.

The annual nominal rate of credit is 20 %. Interest is calculated daily. Due to temporary annual interest cap -law, between 01.01.2021 – 30.09.2021 the annual nominal rate of credit is only 10%. After 30.09.2021 the rate will be again 20% regardless when the credit is withdrawn from the credit limit. Addition to nominal rate there there will be Daily fee and it will be 0,01% of the credit limit.

The actual annual interest rate referred to in chapter 7, paragraph 6 of the Consumer Protection Act is 30,07%, and the example it represents is based on the assumption that a Credit of 2 000 euros has been granted to the customer, withdrawing the total 2 000 euros at once and repaying the Credit in twelve (12) equal installments of twelve (12) monthly fixed installments, which means, each monthly installment is 191,27 €.

As the Borrower, I've looked at the privacy statement of the Creditor at <https://www.creditstar.fi/site/help/documents> and with the signature of this Agreement, I confirm that I am aware of the way my personal data processed for implementing the agreement.

As the Borrower, I've looked at the privacy statement of the Creditor at <https://www.creditstar.fi/site/help/documents> and accept for electronic direct marketing personal data processing. I can cancel my consent at any time with ease, by signing up for Creditstar's self-service at <https://www.creditstar.fi>

Appendix 1

1. Due date: dd.mm.yyyy	€
2. Due date: dd.mm.yyyy	€
3. Due date: dd.mm.yyyy	€
4. Due date: dd.mm.yyyy	€
5. Due date: dd.mm.yyyy	€
6. Due date: dd.mm.yyyy	€
7. Due date: dd.mm.yyyy	€
8. Due date: dd.mm.yyyy	€
9. Due date: dd.mm.yyyy	€
10. Due date: dd.mm.yyyy	€

Amount: €

This repayment schedule replaces any previous repayment schedules agreed between the Creditor and the Borrower.

Appendix 2

The General terms and conditions of Creditstar Finland Oy

Creditstar Finland Oy (hereinafter referred to as "Creditstar" or "Creditor") grants the Credit Limit to the applicant person (hereinafter referred to as the "Borrower" or "Customer") in accordance with the following general terms and conditions. The agreement between the Customer and Creditstar consists of a credit agreement, Standard European Consumer Credit Information (SECCI) (Appendix 3) and these general terms and conditions.

1. Applying for the Credit Limit

The Creditor may grant a Credit Limit of 2 000 euros to consumers who are at least 18 years old and reside in Finland who have a Finnish personal identification number and who have handled their financial affairs with integrity. In addition, the consumers are required to have a Finnish mobile phone number, a valid e-mail address and a Finnish bank account.

The Borrower has to apply for the Credit Limit online at www.creditstar.fi with an application to be filled in and sent electronically. The Borrower must also log in and enter the required personal and credit information correctly. When registering, the Borrower must create a personal password that he/she will use to log in to his/her personal private customer account online at www.creditstar.fi. The borrower shall log into his/her personal private customer account using that password and mobile phone number or e-mail address used as username. The Borrower must not give or otherwise disclose the password to another person, and the Borrower shall be obliged to keep the password confidential and to ensure that no one else can identify the password. The Borrower is responsible for any unauthorized use of the Borrower's password and personal account as well as any damage caused by this unauthorized use. The Borrower shall immediately notify Creditstar if he/she suspects that the password may be known by someone else. Creditstar shall have the right to immediately suspend the Borrower's personal account or password if Creditstar has reason to suspect that the Borrower's account is being used unlawfully or fraudulently.

The Borrower is responsible that the provided information is correct and truthful. The Borrower is obliged to notify the Creditor of any changes to the information during the entire term of the agreement without unnecessary delay. When the Borrower has registered, the general terms and conditions and the standard European Consumer Credit Information of Creditstar Finland OY are sent to the e-mail address of the Customer. The Borrower may save and/or print these above-mentioned documents.

The Borrower must read the above-mentioned documents carefully and completely. The Borrower shall only continue the application if he/she accepts the mentioned terms. If the Borrower accepts the terms, he/she must confirm through the website that he/she has read, understood and accepted these terms before the application can be submitted. After that, the Borrower shall receive a confirmation e-mail with a unique link, and the Borrower shall confirm the application and registration by clicking that link. The Borrower shall be identified by his/her online bank identifiers (TUPAS identification) or other third-party identification service provider.

The Creditor shall evaluate the creditworthiness of the Borrower before granting the Credit Limit. The Creditor evaluates the creditworthiness on the basis of the information provided by the Borrower and the information available in public registers. The Creditor checks the information in the registers after the identity of the Borrower has been verified. By submitting an application, the Borrower shall give the

Creditor the right to verify the personal and/or credit information of the Borrower. The Borrower gives the Creditor the right to obtain information concerning the Borrower using databases of Suomen Asiakastieto Oy and/or Bisnode Finland Oy and other third-party data services. The Creditor can also use his own databases for the evaluation of creditworthiness. The Creditor may use the information to grant and monitor the Credit Limit and the Credit. The Creditor has the right to verify the information provided by the Borrower in the application, and for this purpose, the Creditor has the right to request additional information and additional documents from the Borrower, for example, a copy of a salary statement of the Borrower, a bank account statement of the Borrower or any other document permitted by the law to evaluate the financial situation of the Borrower. The Creditor is not obliged to return the documents to the Borrower.

2. Granting of the Credit Limit

The Creditor makes a decision for the application after receiving all the requested information and documents and after evaluating the creditworthiness of the Borrower. The Creditor has the right to reject the application for the Credit Limit without informing the Borrower about the reason for the rejection.

The agreement between the Creditor and the Borrower is deemed to have been made when the Creditor has made a positive credit decision. The Creditor must notify the Borrower of its decision. The agreement consists of the personal credit agreement, Standard European Consumer Credit Information (SECCI) and these general terms and conditions. These documents are always available through the personal account of the Borrower at www.creditstar.fi, and the Borrower may store and print these documents.

The Creditor has the right to transfer its rights and obligations under the contract to a third party. The Borrower must be informed of the transfer. The Borrower shall not be entitled to transfer the agreement or any of his/her rights or obligations under the agreement to any third party.

3. Confirmations of the Customer

By applying for credit the Customer confirms that

- The Customer has entered into an agreement of his own free will
- All information provided by the Customer is correct and truthful – the Customer is able to present the documents confirming the information provided
- The Customer is able to fulfill his contractual obligations related to the his/her financial situation
- The Customer shall promptly notify the Creditor of any changes in the information provided
- The Customer has read, understood and accepted the agreement and its terms, including personal terms, general terms and SECCI.

By applying for credit, the Customer confirms that he/she is aware that Creditstar may disclose or transfer the information of the Customer to the following third parties:

Frank Technologies Inc.; Benhauer Sp. Z.o.o.; Google; Mailgun Technologies, Inc.; Sendmail OÜ; Sendinblue SAS; Messente Communications OÜ; Posti Messaging Oy; IP Kõnekeskuste OÜ; Müügimeistrite Aktsiaselts; Facebook; Smartresponse A/S; Helsingin OP Pankki Oyj; Danske Bank A/S, Suomen sivuliike; Aktia Pankki Oyj; Nordea Bank AB (publ), Suomen sivuliike; Svenska Handelsbanken AB (julk), Suomen sivukonttoritoiminta; Suomen sivukonttoritoiminta; Oma Säästöpankki Oyj; POP Pankki; Säästöpankki; S-Pankki Oy; Ålandsbanken Abp; Elisa Oyj; Telia Finland Oyj; Instantor AB; Signicat AS; Suomen Asiakastieto Oy (mm. positiivinen rekisteri eli rekisteri,

jossa käsitellään tietoja kuluttajien ottamista luotoista); Aktsiaselts Big Data Scoring; Svea Finance AS; AS Mintos Marketplace; Finance House Nord OY; Urban Deli OÜ; Creditstar International OÜ; Creditstar Group AS ja/tai sen tytäryritykset; ThreatMetrix, Inc.; Mobius Solutions, Ltd. (Optimove); Slack Technologies, Inc.; Data Driven OÜ; WhatsApp Ireland Limited; Lendermarket Limited; Mega Limited; HG Baltic OÜ; Trustly Group AB.

The purpose of processing, transferring or disclosing information is stated in the section 4 of the register and privacy statement of Creditstar Finland Oy.

4. The size of the Credit Limit and the term of payment

The size of the Credit Limit is 2 000 euros. The Customer may choose to withdraw an amount within the Credit Limit (every 5 euros, e.g. 50, 55, 60, etc. euros). If only part of the granted Credit Limit is used, the remaining portion will be available to the Customer at any time if the Customer has not failed to pay one or more overdue installments or otherwise has not failed to fulfill his/her obligations under this agreement or unless stated otherwise in this agreement.

Depending on the size of the Credit Limit and the choice of the Customer, the term of payment is 1 to 12 months (monthly, e.g. 1, 2, 3, 4, etc.). The term of payment begins on the date that the Customer has made a withdrawal from the Credit Limit and this Credit is credited to the bank account of the Customer. In connection of a withdrawal from the Credit Limit, a possible prior Credit is combined with the new credit withdrawal amount from the Credit Limit (i.e. capitalized). This may in fact increase the total amount of the Credit with the cost above the above-mentioned Credit Limit of 2 000 euros. In connection with each new withdrawal from the Credit Limit, a new credit agreement shall be made that replaces all prior agreements, messages, promises, and declarations of intent with the Credit, including past credit agreements between the borrower and the borrower regarding a possible prior Credit and repayment schedule.

The Credit Limit is reversible, which means that when the Customer repays the Credit, any repayments made will release funds available to the Customer within the Credit Limit. The Creditor has the right to prevent the use of the Credit Limit and the new withdrawals of the Credit Limit if

- the Creditor has a reason to suspect unlawful or illegal use of the Credit Limit or a fraud
- the risk of the inability of the Customer to meet his/her payment obligations has increased substantially
- the Customer does not pay one or more overdue installments or otherwise fails to fulfill his/her obligations under this agreement.

5. Credit costs

Daily fee will be invoiced from Borrower, and it will be 0,01% of the credit limit.

In addition, an annual nominal interest rate based on the selected payment period is charged on the Credit used by the Customer. Temporary the annual rate (01.01.2021 – 30.09.2021) will be reduced by 10%, after which it will return to 20%. The interest rate is calculated daily, and the number of actual days in the month is taken into account in the calculation of the interest rate and is considered to be 360 days per year. Interest is paid monthly. The Customer shall pay interest from the date on which the Credit is credited to the bank account of the customer, until the day the Customer has repaid the Credit to the Creditor.

The effective interest rate is calculated by calculating the ratio of the total annual cost of the Credit to the amount of the Credit. The calculation takes into account the repayment period and assumes that the interest and other fees and charges will remain unchanged for the duration of the agreement, and that the Credit will be repaid according to the agreement. The actual annual interest rate includes interest and other fees. The actual annual interest rate is calculated to be 365 days per year.

6. Repayment

The Customer must pay the Credit principal in use, interest and other fees as well as the interest back to the Creditor as fixed monthly installments in accordance with the Repayment Schedule. The customer must pay back the installments on time by the due date specified in the credit agreement.

The Creditor may transfer the Credit and/or its associated rights and obligations to a third party, in which case the Customer must repay the Credit to this third party. The Creditor shall notify the Customer if the repayments related to the Credit shall be made to a party other than the Creditor. By accepting these credit terms and conditions, the Customer agrees that upon transfer of the rights and obligations of the Creditor under this Credit Agreement, the transferee may disclose to the Creditor whether the Customer has paid the Credit repayments in accordance with the agreement.

Payments made by the Customer to the Creditor or to a third party are allocated to the costs in the following order: other fees other than interest, interest, Credit principal in use, and reminder and debt collection notification costs.

7. Penalty interest, payment reminders and debt collection costs

If the monthly installment or other amount due is not paid by the due date, the Creditor shall be entitled to charge the Customer a penalty interest.

The Customer is obliged to pay penalty interest according to paragraph 4 section 2 of the Finnish Interest Act at the annual nominal interest rate for each day for which the payment is delayed, for 180 days from the date of the invoice expiration, after which the Customer is obliged to pay default interest in accordance with paragraph 4 section 1 of the Finnish Interest Act, i.e. an annual rate that is seven (7) percentage points higher than the current reference rate.

Creditstar sends the first payment reminder 14 days after the due date and the second payment reminder 30 days after the due date. Creditstar may charge 5 euros or the maximum amount permitted by law for each payment reminder sent to the Customer. Creditstar may send the payment reminders via e-mail. In addition to the payment reminders, Creditstar can send additional reminders via SMS and e-mail to the Customer free of charge.

If the payment of the Customer is delayed by more than 30 days, Creditstar has the right to authorize a third party to manage the Credit. Creditstar or third-party collection agency may charge 5 euros or the maximum amount permitted by law for each debt collection notice sent to the Customer. The first debt collection notification is sent 45 days after the due date, and the second debt collection notification is sent 60 days after the due date. In addition to the collection notifications, reminders can be sent to the Customer via SMS and e-mail free of charge.

8. Installment-free period (grace period)

The Customer may apply for an installment-free period if his/her overdue payments. Installment-free period refers to the time for which all of the obligations of the Customer will be postponed. If due date is postponed minimum 14 days, the Creditor may charge 5 euro fee from the Customer. The installment-free period begins only when the Creditor has received this payment from the Customer.

The Customer may apply for an installment-free period online by logging into the Creditstar website at www.creditstar.fi or by contacting the Creditstar customer service via e-mail or phone. The Creditor alone may, at its sole discretion, reject the application for installment-free period.

9. Postponement

If the overdue payments of the Customer have been delayed for more than 30 days, the Customer may apply for a postponement of 30 days by contacting the Creditstar customer service via e-mail. A fee of 5 euros shall be charged for each postponement made by the Customer. The fee shall be added to the next monthly installment. Applying for a postponement does not affect the payment reminders and collection notifications and their fees under section 7 of these terms and conditions.

The Creditor alone may, at its sole discretion, reject the application for postponement.

10. Repayment plan

The Creditor may offer the Customer the opportunity to compose a repayment plan on the personal account of a private customer at www.creditstar.fi.

The duration of a repayment plan may be 1 to 12 months. Monthly installments are determined by the duration of the repayment plan so that the Credit with its costs is divided by the number of months.

The setup fee of a repayment plan is based on the principal of the claim as follows: 1) if the principal is 0–100 euros or the repayment plan consists of up to four (4) installments, the fee is 20 euros, 2) if the principal is 101–1 000 euros and the repayment plan consists of more than four (4) installments, the fee is 30 euros, 3) if the principal is more than 1 000 euros and the repayment plan consists of more than four (4) installments, the fee is 50 euros. The repayment plan enters into force when the Creditor has received the setup fee of the repayment plan from the Customer. The Creditor alone may, at its sole discretion, reject the repayment plan.

If the Customer has a valid repayment plan, the Customer may not apply for an installment-free period or make a new withdrawal from the Credit Limit. However, a postponement of the due date may also be applied for during a valid repayment plan.

11. Notification of a non-payment to the credit data register

Creditstar has the right to disclose a default to the credit record register if the payment of the Customer is delayed by at least 60 days from the original due date and a written notice is sent to the Customer at least 21 days prior to the disclosure stating that the non-payment information shall be reported to the credit register as well as the conditions for retention of the non-payment information.

12. Termination of the agreement

The Credit is a continuous credit and the agreement is valid for an indefinite period.

The Customer has the right to terminate the agreement at any time. The Customer must notify the Creditor about the termination in writing at least 30 days prior to the planned termination date. The Creditor has the right to terminate the agreement at any time by giving notice to the Customer in writing at least two (2) months before the termination of the agreement. In either case, the Customer shall be obliged to pay the Credit including its principal in use, interest and other payments to the Creditor, due at the time of submitting the notice of termination in accordance with the agreement in force.

The Creditor has the right to collect an installment that would not be due otherwise, if the Customer has made this contractual payment late or has otherwise violated the agreement. The Creditor is entitled to exercise that right if the payment due is at least one (1) month late and still unpaid. Other violations of the agreement include the disclosure of false or misleading information in connection with a credit limit application.

The Credit shall expire within four (4) weeks or, if the Customer has previously been sent a reminder of a delay or other violation of agreement, within two (2) weeks from the date when the notice of expiration has been given or sent in writing to the Customer. If, during this period, the Customer pays the delayed payment or corrects any other violation of agreement, the expiration shall be canceled.

The expiration of the Credit means that the Customer is obliged to pay all of the Credit principal in use as well as interest, fees and other costs at one time and the agreement is terminated and it is not possible to make new credit withdrawals from the Credit Limit.

In the event of a delay of a payment, the Creditor shall not be entitled to collect any otherwise overdue installment if the delay is due to an illness of the Customer, unemployment of the Customer, or any other similar reason beyond the control, unless this is manifestly unreasonable due to the delay and other circumstances to the Creditor. The Customer must immediately inform the Creditor of such a situation.

The Credit shall be expired immediately if the Customer dies, is declared insolvent, or is subject to a debt settlement agreement confirmed by the law.

13. Premature repayment

The Customer shall have the right at any time to repay all or part of the Credit principal in use prematurely, at no additional cost. If the Customer repays the entire Credit principal in use prematurely, the Customer must notify the Creditor of the repayment date of the entire Credit, and the Creditor shall calculate the interest under the agreement by that date and notify the Customer of the

interest. The Creditor will also real costs related to contract, these fees are Customer identification fee and customer credit check fee and which are in total of 6,87 euros.

14. Cancellation right

The Customer has the right to cancel the agreement by giving notice to the Creditor about the cancellation within 14 days of the conclusion of the agreement or when the Customer has received the agreement. The cancellation notice must be made in writing and sent to the Lender by letter or e-mail. The cancellation notice must contain the full name of the Customer, personal ID number of the Customer, cancellation request and place, time and the signature of the Customer.

If the Customer cancels the agreement, he/she is obliged to repay the Credit principal he/she has withdrawn from his/her Credit Limit, and pay the accrued interest calculated in accordance with the agreement from the date when the Credit principal was credited to the bank account of the Customer, until the Credit was repaid to the Creditor, without delay within 30 days of the cancellation notice. If the Customer does not pay the Credit principal and accrued interest accrued within 30 days, the cancellation is null and void and the agreement remains in force.

The cancellation right shall not apply in connection with the amendment of the agreement.

15. Customer service

In agreement matters, the Customer may contact Creditstar customer service via e-mail to asiakaspalvelu@creditstar.fi, by phone to number , and via www.creditstar.fi via online chat or by sending a message via his/her personal account.

16. Privacy and marketing

The personal data of the Customer shall be processed in accordance with applicable data protection legislation. The personal data is used for invoicing, customer relationship management, finance arrangements and marketing.

Creditstar has the right to send marketing messages to the Customer via e-mail and SMS if the Customer has given permission for such marketing. The Customer may deny electronic direct marketing by contacting Creditstar customer service.

The processing of personal data is described in more detail in the privacy statement.

17. Supervisory authorities

The Finnish Consumer Ombudsman and the Finnish Competition and Consumer Authority (www.kkv.fi), and the Local Registry Offices of the Regional State Administrative Agencies (www.avi.fi)

which operate under the Consumer Authority, are the authorities supervising the granting of consumer credits.

18. Force majeure

Force majeure means all unforeseeable factors and/or changes in circumstances that are not controlled by Creditstar and which Creditstar cannot reasonably avoid. Creditstar must notify the Customer of such situations as soon as possible. Creditstar is not responsible for any damage caused by force majeure.

19. Amendment of the agreement

The Creditor has the right, at its sole discretion, to change the general terms and conditions of the agreement and the fees associated with the agreement. Changes shall apply to existing agreements only if the change is due to changes in applicable laws, decisions by authorities, or other acceptable reasons. The changes shall apply to existing agreements within one (1) month after the Creditor has notified the Customer of any changes to the agreement via e-mail. In this case, the customer has the opportunity to terminate his/her agreement for a period of one (1) month as a result of the changes.

20. Creditstar Premium -loan special terms

The special terms and conditions under Section 20 of this Section apply only to the Creditstar Premium Credit chosen by the Borrower.

Creditstar Premium -fee

The Borrower shall pay for voluntary additional services in accordance with this Section 20 on top of on Section 5. "Credit costs" defined interest an additional annual 50% Creditstar Premium -fee. This Creditstar Premium -fee is charged in connection with monthly repayments.

Exchange of bank account information

If the Customer wishes to change the bank account provided in connection with the conclusion of the Agreement to another and wishes to be directed to this bank account in the future, the Customer may be charged a processing fee of five (5) euros for the next installment of the Credit. The lender alone may, at its sole discretion, refuse to exchange bank account information

Due date reminder service

Creditstar reminds the Customer that the due date is approaching.

Accelerated processing of credit applications

In Creditstar Premium credit, the processing time of a credit application is accelerated - the so-called fast processing - provided that the Customer passes the creditworthiness check. Applications will be processed within the opening hours and no funds will be credited to the customer between 23:00 and 07:00.

Termination of Creditstar Premium Credit

The Borrower may terminate the Creditstar Premium Credit Agreement in accordance with Section 12 "Termination" of these General Terms and Conditions.

Premature repayment of Creditstar Premium credit

The Borrower may choose to repay the Creditstar Premium Loan prematurely in accordance with Section 13. In this case, the accrued Creditstar Premium fee in accordance with this paragraph shall also be added to the items charged to the Borrower in accordance with Section 13.

Cancellation of Creditstar Premium Credit

The Borrower may cancel the Creditstar Premium Credit in accordance with Section 14. To the items to be charged to the Borrower in accordance with Section 14 shall be added the accrued Creditstar Premium in accordance with Section 20 of this Section.

21. Applicable law and dispute resolution

The agreement, these terms and conditions, and all matters relating to them, and their preparation, are in accordance with the Finnish law. If the dispute cannot be resolved by negotiations between the Customer and Creditstar, the Customer is entitled to file a complaint with the Consumer Disputes Board (www.kuluttajariita.fi). Prior to bringing the case to the Consumer Disputes Board, the Customer must be in contact with the Consumer Advisory Services of the Local Registry Offices (www.kuluttajaneuvonta.fi). Alternatively, the Customer may sue the Creditor in the District Court of Helsinki or in the District Court of the domicile of the Customer. The Creditor or a third party to whom the Creditor has transferred his/her rights shall have the right to sue the Customer in the District Court of the domicile of the Customer.

Company: Creditstar Finland Oy

Business ID 2301802-7

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