


<p>Total Consumer Loan Value (<i>percent per annum</i>)</p> <p>____.____% p.a.</p> <p>_____</p> <p>_____</p> <p>_____</p> <p><b>POINT</b></p> <p>_____</p> <p>_____</p> <p><b>PERCENT PER ANNUM</b></p>	<p>Total Consumer Loan Value (<i>in monetary terms</i>)</p> <p>_____ rubles ____ kopecks</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____ rubles ____ kopecks</p>
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<b>Individual Terms and Conditions of Consumer Loan Agreement</b> <b>No. _____ dated _____ 2020</b>		
<p>The Consumer Loan Agreement, under which the term of repayment of consumer loans does not exceed one year, shall not allow accrual of interest, penalty (fines), and other liability under the Consumer Loan Agreement, as well as payments for services provided by the lender to the borrower for a fee under the Consumer Loan Agreement after the amount of interest, penalty (fines), and other liability accrued under the Consumer Loan Agreement, as well as payments for the services provided by the lender to the borrower for a fee under the Consumer Loan Agreement reaches half as much as the amount of the provided consumer loan.</p> <p>Upon any delay in performance of the Borrower's obligation to repay the loan amount and/or to pay the interest due, the Lender shall be entitled to charge the Borrower with a penalty (fines) and other liability only for the outstanding portion of the principal debt.</p>		
Item No.	Condition	Condition Description
1.	Loan amount or loan limit and the procedure for its modification	<p>Loan limit (hereinafter, the <b>Limit</b>): RUB _____</p> <p>The limit may be changed in accordance with the General Terms and Conditions.</p> <p>The amount of Loan is provided by the Company to the Borrower in Tranches within the Limit based on Tranche Applications or by using a Card or a Prepaid Card by the Customer.</p>
2.	Term of the agreement, loan repayment period	<p>The term of the Agreement shall be from the moment of concluding the Agreement until the Borrower fulfills their obligations under the Loan received in Tranches within the Limit.</p> <p>Loan repayment period shall be no more than 365 days; the Tranche repayment period shall be determined in accordance with the Tranche Application.</p>
3.	Currency of the loan	Russian rubles
4.	The interest rate(s) in percent per annum, and when applying a variable interest rate - the procedure for determining it that meets the requirements of Federal Law No. 353-ФЗ dated December 21, 2013 On Consumer	<p>____.____% PER ANNUM (maximum)</p> <p>The interest rate may not exceed the limit value of the total cost of consumer loans established by the Bank of Russia for the corresponding category of consumer loans, amount and</p>

	Credit (Loan), its value on the date of granting Individual terms and conditions to the borrower	<p>term, valid at the time of signing of these Individual Terms and Conditions by the Borrower.</p> <p>The company has the right to reduce the interest rate unilaterally.</p> <p>For Tranches provided by the Company to the Borrower within the Limit on the basis of Tranche Applications, the Tranche Rate shall apply.</p>
5.	Procedure for determining the foreign exchange rate in case of transfer of funds by the lender to a third party specified by the borrower	Not applicable
5.1.	An indication of a change in the amount of expenses of the borrower with an increase in the variable interest rate of a consumer loan used in the Agreement by one percentage point starting from the second next payment on the next date after the expected date of conclusion of the Agreement	Not applicable
6.	Number, amount and frequency (dates) of the borrower's payments under the agreement or procedure for determination of these payments	<p>6.1. Repayment by the Borrower of the received Loan (within the Limit) and interests upon it shall be carried out by the Borrower on a monthly basis, by annuity payments in the amount and by the dates indicated by the Company to the Borrower in the Payment Schedule.</p> <p>6.2. If the date of the above payment falls at a non-working day (holiday, weekend) in accordance with the laws of the Russian Federation, then this payment shall be made on the first business day following the non-working (holiday, weekend) day (inclusive), without charging the penalty stipulated in clause 12 of these Individual Terms and Conditions.</p>
7.	The procedure for changing the number, amount and frequency (dates) of the borrower's payments in case of partial early repayment of the loan	In case of partial early repayment of the loan, the number of payments under the Agreement shall not change. In this case, the new (reduced) amount of the Monthly Payment is indicated in the Payment Schedule, which is communicated to the customer through the Personal Account.
8.	Methods for the borrower to perform obligations under the agreement at the location of the borrower	<p>1) payment by credit card on the website of the Lender <a href="https://revo.ru">https://revo.ru</a> (<a href="http://www.revoplus.ru">www.revoplus.ru</a>, <a href="http://www.revoup.ru">www.revoup.ru</a>) or another website specified by the Lender</p> <p>2) through payment agents/payment systems:  * Golden Crown: Payment Center Credit Union (LLC) (Taxpayer Identification Number (INN) 2225031594),  * Qiwi: QIWI JSC (INN 7707510721), CyberPlat: PLATINA COMMERCIAL BANK JSC (INN 7705012216),  * Payment terminals of CREDIT BANK OF MOSCOW Public Joint-Stock Company (INN 7734202860),  * Unistream Offices: Unistream Commercial Bank JSC (INN 7750004009) (INN 7750004009)  * other payment agents / other payment systems specified by the Lender</p>
8.1	Free method for the borrower to perform	1) payment through the Sberbank Online application;

	obligations under the agreement	2) through payment agents/payment systems: Golden Crown of Payment Center Credit Union (LLC) (INN 2225031594), Unistream Offices - Unistream Commercial Bank JSC (INN 7750004009) 3) or any other free way for the borrower to fulfill obligations under the Agreement, as specified by the Lender
9.	Obligation of the borrower to enter into other contracts	Not applicable
10.	Obligation of the borrower to provide security for obligations under the agreement and the requirements to such security	In accordance with the Tranche Application
11.	Purposes of the borrower's use of the consumer loan	For purchase of consumer goods using the loan funds, or for other consumer needs
12.	Liability of the borrower for improper performance of the agreement terms, the amount of penalty (fine) or the procedure for their determination	In accordance with the law and the Agreement. For non-fulfillment (improper fulfillment) of obligations on the loan repayment and/or interest payment, a penalty of 20% per annum shall be charged.
13.	Assignment by the creditor of the rights (claims) under the agreement to third parties	The parties agreed on the following condition of assignment by the Lender of rights (claims) under the Agreement to third parties: [x] The Lender is entitled to make an assignment [ ] No assignment is allowed
14.	Acceptance of the General Terms and Conditions of the Agreement by the Borrower	I hereby accept the General Terms and Conditions of the Consumer Loan Agreement (Revision No. 13)
15.	Services provided by the lender to the borrower at extra charge and required for the conclusion of the agreement, their cost or procedure for its determination, and the borrower's consent to the provision of such services	Not applicable
16.	Method of information exchange between the lender and the borrower	All correspondence/communications addressed to the Borrower, including notification to the Borrower of engagement of a debt collection agency by the Lender for interaction with the Borrower aimed at repayment/recovery of the overdue debt, may be sent in one of the following ways: Through Personal Account, by SMS, e-mail, phone, mail. Correspondence/messages from the Borrower to the Lender should be sent in one of the following ways: personally (or through a duly authorized representative) at the address (location) of the Lender: 9 Varshavskoe shosse, Bldg. 1B, floor a1, premises XX, office 12, Moscow, 117105; by mail to the address of the Lender specified in the details of the Lender.
17.	Information about the method of receipt of the Loan and payment details:	In accordance with the Tranche Application
18.	Card Loan Amount Service	In case of provision of the Loan Amount to the Card, the cost of the service shall be 4% of the Loan Amount, but not less than 499 RUB.

19.	The service of provision of the Loan Amount to the account of the Service Provider, on the basis of the Mandatory payment details, using the CyberPlat System or other payment systems or electronic payment systems	In case of provision of the Loan Amount to the account of the Service Provider, on the basis of Mandatory payment details, using the CyberPlat System or other payment systems or electronic payment systems, the cost of the service shall be determined in accordance with the following table:	
		<b>Loan Amount</b>	<b>Cost of the Service</b>
		Up to RUB 2,000	RUB 159
		RUB 2,000 to 5,000	RUB 499
		RUB 5,000 to 10,000	RUB 799
20.	‘Supplementary Information’ Service	In case of activation of the Supplementary Information service, the cost (per month) shall be RUB 69 in accordance with the terms of the service.	
21.	‘Change the Payment Date’ Service	<p>The Company, at its discretion, is entitled, in accordance with the General Terms and Conditions, to invite the Customer to choose a new Settlement Date under the Loan Agreement from the options specified in the Personal Account. If the Customer agrees with one of the options proposed by the Company to establish a new Settlement Date, the Customer shall send to the Company an application to activate the Change the Payment Date Service under the Loan Agreement, signed by HSA through the Customer’s Personal Account.</p> <p>Cost of the Service: RUB 149 in case of extension of the fulfillment of obligations in the amount of less than RUB 5,000; RUB 199 in case of extension of the fulfillment of obligations in the amount of more than RUB 5,000. The maximum commission fee for the Change the Payment Date Service for all Tranches shall be RUB 500.</p>	
22.	Protection Service	<p>If the Customer activates the Protection service at the time of conclusion of the Agreement, the cost of the service shall be 0.52% of the tranche amount, multiplied by the number of months of the tranche term, per month in accordance with the terms of the service.</p> <p>If the Customer activates the Protection service during the term of the Agreement, the cost of the service shall be determined in accordance with the Tranche Application.</p>	
23.	‘Virtual Card’ Service	<p>The Company provides the Borrower with a service for receipt and support of a Virtual Card issued by a bank being a partner of the Company in accordance with the terms of the Service.</p> <p>To receive a Virtual Card, the Borrower shall accept the offer of the bank being a partner of the Company; this offer shall regulate the issue and use of the Virtual Card.</p> <p>The Borrower has the right to perform operations with a Virtual Card issued by the bank being a partner of the Company, within the Limit.</p> <p>The use of the Limit by the Borrower by operations with the Virtual Card shall be carried out in accordance with these Individual Terms and Conditions and the General Terms and Conditions.</p>	

		<p>In case of activation of the Virtual Card service, the cost of the service shall be determined in accordance with the following tariffs:</p> <p>_____</p> <p>_____</p> <p>_____</p>
24.	<p><b>Lender details (Revo Technology Microfinance Organization LLC) for repayment of the amount of the consumer loan and the interest accrued</b></p>	<p>MFC Revo Technology, LLC  Address (location): 9 Varshavskoe shosse, Bldg. 1B, floor a1, premises XX, office 12, , Moscow, 117105  OGRN (Primary State Registration Number) 1127747215133  INN (TIN) 7724856208, KPP (RRC) 772601001,  s/a 40702810087880000930 with the Moscow branch of ROSBANK PJSC, BIC (bank identification code) 044525256  C/a 30101810000000000256</p>
25.	<p>Full name, passport data and contact information of the borrower (Customer)</p>	<p>Full name, __.__.19__  DOB, passport: series __ No. _____, tel.: +7 (__) __  _____</p>
26.	<p>Customer Reference</p>	

## **GENERAL TERMS AND CONDITIONS OF THE CONSUMER LOAN AGREEMENT (REV. No. 13)**

### **1. TERMS AND DEFINITIONS**

In this document, the following capitalized terms shall have the following meanings:

**EHS** shall mean an equivalent handwritten signature, which is a simple electronic signature formed in accordance with the requirements of the EHS Agreement and the laws of the Russian Federation (SMS code in conjunction with information that uniquely identifies the person who signed the electronic document confirming the fact of formation of EHS by a certain person and used in accordance with the EHS Agreement).

**Acceptance** shall mean the Customer's consent to the Offer, expressed through signing of the Special Terms and Conditions of the Consumer Loan Agreement, including, but not limited to, with equivalent handwritten signature (basic electronic signature).

**Payment Schedule** shall mean information, as part of the Agreement, on the amounts and dates of payments by the Customer under the Agreement, specifying separately the amounts for repayment of the Principal Debt, the amounts for payment of interest, as well as the total amount of the Customer's payments during the term of the Agreement. For the purposes of these General Terms and Conditions, information about the date and amount of the forthcoming payment of the Customer under the Consumer Loan Agreement with a credit limit sent by the Company to the Customer through the Personal Account via SMS, Push-notification, e-mail or other possible forms of notification shall be considered as part of the Payment Schedule. For the purposes of these General Terms and Conditions, the Schedule of payments under the Tranche at the Reduced Rate specified in the Tranche Application, if the Reduced Rate and the Grace Period are mentioned in the Tranche Application, shall be considered as the Schedule of payments.

**Loan Agreement (Agreement or Consumer Loan Agreement)** shall mean a Consumer Loan (microloan) Agreement, including a Consumer Loan Agreement with a credit limit, concluded between the Customer and the Company through acceptance by the Customer of the Offer of the Company. The Agreement shall include, as its integral parts, these General Terms and Conditions and the Special Terms and Conditions of the Consumer Loan Agreement.

**Monthly Installment** shall mean the amount payable by the Customer by the next Payment Date in accordance with the Payment Schedule.

**Indebtedness** shall mean all amounts of money payable by the Customer to the Company under the Agreement, including the amount of the Principal Debt, the amount of accrued but unpaid interest for the use of money, the amount of accrued Penalty and Commission Fees and Service Fees (if applicable).

**Registered Mailbox** shall mean the Client's email address provided by the Client when applying for a loan or during a subsequent change of data in accordance with the established procedure.

**Registered Phone Number** shall mean the mobile phone number indicated and confirmed by the Client when the Loan Agreement is being executed or during the subsequent data modification in accordance with the established procedure.

**Application (Consumer Loan Application)** shall mean a document containing information about the Customer provided by the Customer to the Company using the Customer's Personal Account, and reflecting the Customer's intent to receive a Loan for a certain period and for a certain amount.

**Tranche Application** shall mean an application of the Customer for provision of a Tranche within the framework of the Credit Limit (in case of conclusion of a Consumer Loan Agreement with a credit limit), signed by the Customer by HSA and sent by the Customer to the Company through the Personal Account, Mobile Application, Service or System. Operations performed by the Customer using the Card or Prepaid Card, for which the Company has granted the Limit, are equal to the Customer sending the Tranche Application to the Company.

**Special Terms and Conditions of the Consumer Loan Agreement (Special Terms and Conditions)** shall be part of the terms and conditions of the Agreement individually agreed upon by the Company and the Customer, represented as a table in the form established by the regulations of the Bank of Russia, which is also included in the Offer.

**Card** shall mean a Customer's bank card that is not a Prepaid card, the number of which is specified in clause 17 of the Special Terms and Conditions or in the Tranche Application to which the Loan Amount shall be transferred to the Customer in accordance with the Offer accepted by the Customer.

**Customer (Borrower)** shall mean an individual who has applied to the Company for a Loan, or who is receiving/has received a Loan.

**Debt Collection Agency** shall mean an organization carrying out the activities aimed at recovering the overdue indebtedness.

**Commission Fee** shall mean remuneration for the provision of funds through the use of the information technology Cyberplat System or any other electronic payment system or payment system owned by the Company and/or the Company's counterparties: for implementation of transfers according to the details of the Customer Card or for transfer of the Loan to the account of the Service Provider on the basis of Mandatory payment details.

**Loan Limit (Limit)** shall mean the maximum amount of money provided by the Company to the Customer, or the maximum possible amount of the Customer's lump-sum debt to the Company under the Consumer Loan Agreement, according to which the borrower may partially use the consumer loan.

**Personal Account** shall mean a section of the Website and/or the Mobile Application closed to public access, which the Customer uses to draw up a Loan Agreement or a Tranche Application, receive information about the executed Loan Agreements, and perform other actions in the System. When using the Personal Account, all actions and documents performed and sent using the Personal Account shall be considered completed and sent by the Customer, including sending a Tranche Application.

**Grace Period** shall mean the period that may be indicated in the Tranche Application, during which interest for using the Loan Amount shall be charged at the Grace Rate.

**Reduced Rate** shall mean the interest rate that may be indicated in the Tranche Application.

**Minimum Rate** shall mean the rate of 2/3 of the key interest rate (refinancing rate) of the Bank of Russia.

**Mobile Application** shall mean software for portable mobile devices with Internet access, developed for using the Service, which allows Customers to draw up Applications and Tranche Applications online, as well as enter into Loan Agreements / additional agreements in electronic form, as well as exchange other documents. The procedure for using the Mobile application is established by the license agreement. When using the Mobile application, all actions and documents performed and sent using the Mobile application shall be considered completed and sent by the Customer, including sending a Tranche Application (in case of conclusion of a Consumer Loan Agreement with a credit limit).

**Penalty** shall mean the penalty specified in clause 12 of the Special Terms and Conditions, which the Customer undertakes to pay in the event of non-payment (late payment) of the next scheduled Monthly Installment in accordance with Chapter 7 of the General Terms and Conditions.

**Equipment** shall mean the Company's equipment located at the Partners (including through Points of Sale) or own equipment of the Partner or the Customer with the necessary software of the Company or used to obtain access to the Service through which the Customer can submit the Application or the Tranche Application, send an acceptance of the Offer, or perform other legally binding actions.

**Company** shall mean MFC Revo Technology (LLC) (OGRN 1127747215133; TIN 7724856208; registration number of the entry in the State Register of Microfinance Organizations 651203045002560; address (location): 9 Varshavskoe shosse, Bldg. 1B, floor a1, premises XX, office 12, Moscow, 117105, tel.: 8 (495) 777-66-87, official website in the Internet information and telecommunication network: <https://revo.ru>, [www.revoplus.ru](http://www.revoplus.ru), [www.revoup.ru](http://www.revoup.ru).) or other website indicated by the Company. In the Special Terms and Conditions, the Company shall be also referred to as the Lender.

**General Terms and Conditions** shall mean these General Terms and Conditions of the Consumer Loan Agreement of MFC Revo Technology (LLC).

**Mandatory Payment Details** shall mean the name of the Service Provider, the name of the product, service, Loan amount, telephone number, or Customer's Personal Account ID, or subscription agreement number, or

bank card number, bank account number, BCC, UIN or any other identification number allowing the Service Provider to identify the Customer being the recipient of the service (goods, works) in his accounting system, details of payments to the budget system (taxes, duties, etc.).

**Refund Operation** shall mean the operation to return funds debited from the Prepaid Card as payment for the Goods as a result of the Customer making an expense transaction using the Prepaid Card.

**Principal debt** shall mean the amount of the Loan provided by the Company to the Customer / the outstanding amount of the Loan.

**Offer (Loan Offer / Conclusion of a Consumer Loan Agreement)** shall mean a document sent by the Company to the Customer through the Personal Account containing individual terms and conditions of the Consumer Loan Agreement expressing the offer of the Company to the Customer to conclude a loan agreement (Consumer Loan Agreement) in accordance with these General Terms and Conditions.

**Partner** shall mean an organization specified in the special Terms and Conditions, for the acquisition of the Goods of which the Client, in the event of conclusion of the Agreement, shall be provided with a Loan, and with which the Company has entered into a cooperation agreement for provision of a Loan to for the Goods.

**Service Providers** shall mean service providers as defined by the Company (mobile operators operating in the territory of the Russian Federation in accordance with the laws of the Russian Federation), enterprises of the housing and communal services and energy complex, budgets of various levels (only for transfer of taxes and penalties) that accept the Loan towards payment for services or obligatory payments, including through the Cyberplat System or any other electronic payment system or a payment system using the Mandatory payment details.

**Prepaid Card** shall mean a non-personalized prepaid card of the Customer issued in electronic form in accordance with the Agreement for provision of services related to the issuance and use of Prepaid Cards by COMMERCIAL BANK PLATINA LLC or another agreement with another issuer, the unique number of which is specified in clause 17 of the Special Terms and Conditions or in the Tranche Application to which the Loan Amount is transferred to the Customer in accordance with the Offer accepted by the Customer and the General Terms and Conditions.

**Push Notification** shall mean a notification sent by the Company to the Customer in the form of a pop-up message on the Customer's mobile phone screen.

**Payment Date** shall mean the due date for payment of the Monthly Installment As of the end of the Payment Date, the fact of repayment or delay shall be determined, and the Loan balance shall be changed, etc., in accordance with these General Terms and Conditions.

**Settlement Period** shall mean the period from the date of the Agreement to the first Payment Date, inclusive, the period from the day following the next Payment Date to the next Payment Date, inclusive.

**Website** shall mean the Internet resource of the Company, located at: <https://revo.ru>, [www.revoplus.ru](http://www.revoplus.ru), [www.revoup.ru](http://www.revoup.ru) or another address specified by the Company.

**Partner's Website** shall mean the Partner's Internet resource, being a Point of Sale, with the necessary software of the Company installed or providing an opportunity to access the above software.

**Service** shall mean an online service that allows interested parties to draw up Applications and Tranche Applications online, as well as enter into Loan Agreements and additional agreements to them in electronic form, submit applications for the issuance of Cards and Prepaid Cards to the issuers of such Cards and Prepaid Cards, and also exchange other documents.

**System** shall mean a set of software tools used by the Company in order to maintain functioning of the Service, provide information exchange between the Customer and the Company, the Partners and the Company, as well as to automatically register the actions performed by the Customers on the Company's Website, the Partner's Website or using the Equipment or the Service and/or the Mobile application.

**Cyberplat System** shall mean an electronic document management system used by CB PLATINA LLC and the Company, which is a combination of software and hardware installed on the territory of CB PLATINA LLC and the Company, operated jointly for settlements on behalf of the Company, intended for the exchange of legally significant electronic documents, as well as providing information and technological interaction of CB PLATINA LLC with the Company, including for the transfer of the Loan to the Customer's Card and to the account of Service Providers, using the Mandatory Payment Details.

**Consent to Personal Data Processing** shall mean the Customer's consent to process personal data and assume



other obligations, expressed by the Customer at each execution of the Loan Agreement by the Customer, available in the Customer's Profile, as well as on the Equipment or on the Partner's Website.

**EHS Agreement** shall mean an agreement on the use of EHS between the Company and the Customer, concluded during the first execution of the Loan Agreement by the Customer and available in the Customer's Profile, as well as on the Equipment or on the Partner's Website.

**Interest Rate** shall mean the rate in percent per annum, specified in the Special Terms and Conditions.

**Tranche Rate** shall mean a rate in percent per annum, not exceeding the Rate indicated by the Company in the Tranche Application.

**Loan Amount (Loan)** shall mean the amount of money provided by the Company to the Customer, including tranches, in accordance with the Loan Agreement for a bank card, prepaid card, or to pay for the cost (part of the cost) of the Goods from the loan provided by the Company indicated in the Special Terms and Conditions, or determined by using the Card or the Prepaid Card by the Customer to pay for the Goods (in case of conclusion of a Consumer Loan Agreement with a Credit Limit). In case of conclusion of a Consumer Loan Agreement with a Credit Limit, the Loan Amount (Loan) shall consist of Tranches.

**Partner's Account** shall mean the Partner's settlement account specified in the Special Terms and Conditions or the Tranche Application.

**Tariffs** shall mean tariffs for the Company Services established by the Company in Appendix No. 1 to these General Terms and Conditions. Tariffs shall be an integral part of these General Terms and Conditions.

**Goods** shall mean goods, works or services purchased by the Customer from the Partner at the expense of a loan granted under the Loan Agreement.

**Point of Sale** shall mean a store, laboratory, pharmacy, office, other standalone subdivision of the Partner or the Partner's Website where the System or Equipment used by the Company to render its services is located.

**Tranche** shall mean the next Loan Amount issued by the Company to the Customer within the Credit Limit on the basis of a Tranche Application or through the use of a Card or a Prepaid Card for which the Company has granted the Limit in accordance with a Consumer Loan Agreement with a Credit Limit.

**Service (Services)** shall mean paid service(s) provided for by these General Terms and Conditions.

**Account** shall mean an electronic registry entry in the System connected to the Customer (and only to that Customer) and containing data on the Customer and its actions in the System.

## 2. CONCLUSION OF THE LOAN AGREEMENT

2.1. A Customer intending to receive a Loan or Tranche:

2.1.1. on a Prepaid Card / Card, either by transferring funds to the Partner's Account or a Service Provider on the basis of Mandatory Payment Details using the CyberPlat System or other payment systems and electronic payment systems, to pay for the Goods, shall draw up an Application or a Tranche Application and send it to the Company through the System or draw up and use a Card or a Prepaid Card (in case of conclusion of a Consumer Loan Agreement with a Loan Limit).

2.1.2. on its bank account or the bank account of the Service Provider without using the CyberPlat System, shall prepare the Application or the Tranche Application and send it to the Company together with the documents necessary for consideration of the Application or the Tranche Application by mail to the office of the Company(9 Varshavskoe shosse, Bldg. 1B, floor a1, premises XX, office Moscow, 117105 ).

2.2. In case of conclusion of a Loan Agreement that does not provide for a Limit, the Client shall indicate the Loan Amount in the Application that the Client wishes to receive, the method of transfer, and the term of the Loan. The Loan shall be granted in Russian rubles.

If there is a positive decision on conclusion of a Loan Agreement with the Customer, the Company shall send an Offer containing the Special Terms and Conditions of the Consumer Loan Agreement to the Customer.

2.3. In the event of conclusion of a Loan Agreement with a Credit Limit, the Customer either sends a Tranche Application to the Company or receives a tranche using a Card or a Prepaid Card for which the Company has provided a Limit.

2.4. By accepting the Offer, the Customer undertakes to repay the received Loan amount and the interests accrued on it for the use of the Loan in the amount and within the terms provided for by the Offer.

2.5. The Customer shall be entitled not to accept the Offer.

2.6. An Offer shall be deemed accepted by the Customer if, within five (5) business days from the day the Offer was submitted, the Customer, who wishes to receive a Loan on the Partner's Account / Card / Prepaid Card, shall sign the Offer with an analog of his own handwritten signature by putting a special code (simple electronic signature) received in an SMS from the Company, in a special field in the Equipment / Personal Account of the Customer or accept the Offer, taking actions to fulfill the terms and conditions of the Agreement specified in the Offer, including the use of the Card or the Prepaid card.

2.7. In case the Customer accepts the Offer, the Company shall inform the Customer about it through the Customer's Personal Account, via SMS or Push notification to the Customer's Registered Phone Number, or e-mail to the Registered Mailbox, transfer the Loan Amount to the bank card, the number of which is specified in clause 17 of the Special Terms and Conditions or in the Tranche Application.

2.8. A Loan Agreement shall be considered concluded from the moment of transferring funds to the Customer, which is the date of receipt of the Loan Amount on the bank card / account of the Customer, the number of which is specified in clause 17 of the Special Terms and Conditions or in the Tranche Application, or from the moment of conclusion of the Purchase Agreement, or from the moment the Customer accepts the Offer (in case of conclusion of a Consumer Loan Agreement with a Credit Limit).

2.9. The Loan Amount may be provided to the Customer in one of the following ways (at the discretion of the Customer):

- To the Partner's Account (free);
- To the account of the Service Provider, according to the Mandatory Payment Details, using the CyberPlat System (the Customer shall pay an additional fee to the Company in accordance with the Tariffs) or using other payment systems or electronic payment systems;
- to the account of the Service Provider, on the basis of full payment details, without using the Cyberplat System (free);
- To the Card (the Customer pays the Commission Fee to the Company in accordance with the Tariffs);
- To the Prepaid Card (free, except for payments in accordance with the Agreement for provision of services with CB PLATINA LLC or other payment systems, electronic payment systems and bank card issuers);
- To the Customer's bank account (free).

If you choose to receive the loan on the Customer's Card, or on the account of the Service Provider, on the basis of the Mandatory Payment Details, using the CyberPlat System or another payment system or electronic payment system, the Customer shall agree to pay the Commission Fee. The amount of remuneration shall include VAT. The document confirming the provision of the service is the Loan Agreement. The commission fee is payable at the same time as the first Monthly Installment. The Customer has the right to refuse from the service within fourteen calendar days with refund of a part of the payment in proportion to the cost of the part of the service provided before the notice of refusal.

2.10. The limit can be changed as follows:

- 1) Increased by agreement of the Parties, including by sending (through any of the listed communication channels, including the Personal Account, SMS message, e-mail, mail) proposals to change the limit (offer) by the Company to the Customer and approval (acceptance) by the Customer of this proposal by taking appropriate actions (by the Company - actions to change the Limit; by the Customer - actions to accept and use the new Limit);
- 2) Reduced (including to zero) by the Company unilaterally in case of circumstances indicating that the Loan will not be repaid on time, such as the financial situation of the Customer, timely payment and other circumstances, at the discretion of the Company, as well as making changes to the credit policy and procedures of the Company, as well as the current legislation.

2.11. The Customer shall have access to the Limit in the form of Tranches.

The amount of the first Tranche shall be limited by the requirements of the credit policy of the Company and communicated to the Customer when the latter applies for a Loan.

The access to subsequent Tranches shall be provided if the Customer fulfills the obligations under the Agreement properly and in accordance with the credit policy of the Company, and shall be communicated to the Customer in accordance with the rules for informing the Company. The credit policy can be changed by the Company unilaterally.

2.12. The amount of the Tranche (in case of conclusion of a Consumer Loan Agreement with a Credit Limit) shall be specified by the Customer in the Tranche Application, or determined when the Customer uses the Card or the Prepaid Card. The amount of the Tranche shall be provided by the Company to the Customer by the methods specified in clause 2.9 of these General Terms and Conditions.

2.13. If the Customer did not inform the Company of the Registered Mailbox when applying for the Loan, the Company shall create an individual email address for the Customer (mailbox in the domain <https://mailforreceipt.ru>). The Customer can access this email address using the login and password provided to the Customer by the Company at the request of the Customer through the agreed methods of exchanging information between the Company and the Customer. The Customer hereby expresses their desire to receive cash receipts from the Company in electronic form, in cases provided for by the laws of the Russian Federation, to this email address.

### **3. CALCULATION OF INTERESTS**

3.1. Interest on the Loan shall be accrued at the Tranche Rate from the date following the day of receipt of the Loan, on the balance amount of the Principal Debt as of the beginning of the day. The rate is set individually. The Tranche rate is established by the Company unilaterally in the Tranche Application. The Company may establish a Reduced Rate in the Tranche Application.

3.2. During the period when the actual Amount of the Loan is used, the Customer shall pay to the Company the interest accrued under Clause 3.1 of the General Terms and Conditions for each day of the term of the Agreement. The calculated amount of such interest for each Settlement Period shall be included in the amount of the Monthly Installment.

3.3. The amount of the Monthly Installment and the deadline for payment of such Installment for each month of use of the Loan shall be specified in the Payment Schedule.

3.4. The amount of the Monthly Installment shall include a portion of the Principal Debt and interest for the use of the Loan calculated based on (a) the Tranche Rate, (b) the number of days in the relevant Settlement Period and (c) the balance of the principal debt, if the Customer respects the Payment Schedule, (d) Commission Fees and Service Fees (if applicable), and (e) Penalties (if applicable).

3.5. When calculating interest on the Loan, the actual number of days in a year shall be used, i.e. 365 or 366 days.

3.6. In case of delay in payment, interest on the amount of the overdue indebtedness during the Loan term shall be charged in the amount of the Minimum Rate; the Tranche Rate shall apply to the remaining part of the Loan. From the moment the Loan term ends, if there is a debt for the whole amount of the Principal debt, interest shall be accrued at the Tranche Rate.

3.7. In the event the Company demands early repayment of the Loan in accordance with clause 7.5 of the General Terms and Conditions, if it is not repaid by the due date, interest shall be accrued in the amount of the Tranche Rate.

3.8. In the event the Customer returns all or part of the Goods purchased for the Loan funds, the interest on the Loan (or part thereof corresponding to the value of the returned Goods) shall be accrued on the basis of the Minimum Rate for the actual loan term, with such interest not exceeding 4,000 (four thousand) rubles a year to be considered as a gift of the Company and shall not be payable. The gift shall be provided by the Company under the Civil Code of the Russian Federation. In case of legislative change in the amount of income not subject to personal income tax, the amount of interest being a gift of the Company to the Customer shall be reduced to the then current maximum amount of such non-taxable income.

### **4. REPAYMENT OF THE LOAN AMOUNT**

4.1. Repayment of the Loan amount shall be made in installments in accordance with the Payment Schedule.

4.2. If the Monthly Installment under the Loan Agreement, not being an early repayment amount, was received from the Customer earlier than the period established by the Payment Schedule, then the Customer's obligation to pay the Monthly Installment shall be considered fulfilled on the date specified in the Payment Schedule. If the Customer makes a payment exceeding the amount of the Monthly Installment and the Customer has no obligation to transfer other monetary funds to the Company, the Customer shall be deemed to have fulfilled its obligation to repay a portion of the Loan in the amount provided for by the Agreement and the Payment Schedule, and the difference between the transferred amount and the amount of the Monthly Installment shall be set off against the Customer's payment of the next installments of the Loan on the dates specified in the Payment Schedule.

4.3. The Loan may be repaid by the Customer ahead of time in full or in part on the basis of the relevant application of the Customer submitted to the Company in the manner specified in the General Terms and Conditions:

4.3.1. Without prior notice, within fourteen (14) calendar days from the date of the Loan and in cases specified in clause 4.14 of the General Terms and Conditions;

4.3.2. With prior notice, after fourteen (14) calendar days from the date of the Loan.

4.4. In case of partial early repayment of the Loan, the Payment Schedule shall be recounted, while the number of payments under the Loan Agreement shall not change. The new (reduced) amount of the Monthly Installment shall be indicated in the Payment Schedule, which shall be communicated to the Customer via an SMS message and through the Personal Account.

4.5. If, on the date of the Monthly Installment payment, the funds transferred by the Customer are insufficient to fulfill the Customer's obligations to pay the amounts due to the Company, the above funds shall be used to repay the Customer's Indebtedness as follows:

4.5.1. On a first-priority basis, the post due interest;

4.5.2. On a second-priority basis, the overdue Principal Debt;

4.5.3. On a third-priority basis, fines/penalty;

4.5.4. On a fourth-priority basis, the interest accrued for the current payment period;

4.5.5. On a fifth-priority basis, the amount of the Principal Debt for the current payment period;

4.5.6. On a sixth-priority basis, other payments stipulated by the laws of the Russian Federation on consumer credit (loan) or by the Agreement.

4.5.7. In the event of overpayment after the repayment of the Loan and interest thereon, and the absence of other outstanding loans, the funds making up the overpaid amount shall be refunded under the Customer's application according to the bank details of the Customer provided by the Customer. In the event there is no information on details or the overpayment amount is less than 250 (two hundred and fifty) rubles, the Company shall be entitled to transfer these funds to the account of the Customer's Registered Phone Number.

#### General Procedure for Early (Full or Partial) Repayment of Loans

4.6. The borrower shall have the right to repay the entire Loan amount or part thereof without prior notice to the Company within fourteen (14) calendar days from the date of granting the Loan with payment of the interest for the actual loan term. The Borrower's intent for the full or partial early repayment of the Loan shall be a written statement of intent to make full or partial early repayment of the Loan sent to the Company by any notification method specified in the Loan Agreement (in the Special Terms and Conditions). The date of full or partial early repayment of the Loan shall be the date of receipt by the Company of the Customer's statement, unless a later date is specified in the statement (subject to the Customer's transfer of sufficient funds). If necessary, the Customer may contact the Company and check the full amount of Indebtedness as of the date of anticipated full repayment of the Loan.

4.7. Early repayment or partial repayment of the Loan after fourteen (14) calendar days from the date of granting the Loan shall be made upon at least thirty (30) calendar days' prior notice on the basis of a written statement of intent to make full or partial early repayment of the Loan. Within this period, the partial/full early repayment of the Loan shall be made on the next Payment Date, and it shall be authorized, provided the Customer transfers at least the aggregate amount of all amounts payable on the next Payment Date under each current Loan (Monthly Installment, as well as overdue Indebtedness and accrued Penalty, if any), except for early repayment of the Loan in cases stipulated by clause 4.14 hereof.

4.8. The statement shall contain the number of the Loan Agreement under which the Customer wishes to fully or partially repay the Loan, as well as the amount and date of early repayment. The Statement of intent to make full or partial early repayment of the Loan shall be delivered to the Company by any notification method specified in the Loan Agreement (in the Special Terms and Conditions). The amount to be paid by the Customer in case of early repayment of the Loan (specified in the statement) shall not include the amount of the Monthly Installment (in case of partial early repayment), indebtedness and Penalty. The amount of full early repayment of the Loan shall be calculated as the amount payable under the Loan on the next Payment Date (Monthly Installment, as well as overdue indebtedness and accrued Penalty, if any) and the balance of the Principal Debt payable on the payment dates following the next payment date.

4.9. In the event of early repayment by the Borrower of the entire Loan amount or any part thereof after the

expiration of fourteen (14) calendar days from the date of granting the Loan, the Company, within five (5) calendar days of receipt of a statement of intent to perform early fulfillment of obligations, on the basis of the Loan amount repaid early, shall calculate the amount of the Principal Debt and interest for the actual period of use of the Loan payable by the Borrower as of the date the Company has received the statement of intent to perform early fulfillment of obligations, and shall provide this information to the Borrower by any notification method specified in the Loan Agreement (in the Special Terms and Conditions).

4.10. If the Application for early fulfillment of the obligations in cases stipulated by clauses 4.6 and 4.7 of the General Terms and Conditions is incorrect, the Company shall notify the Customer about it within five (5) business days from the date of its receipt. An incorrectly completed statement shall be deemed invalid. In this case, in order to perform the early fulfillment of the obligations, the Customer shall submit a new written statement to the Company indicating the information on the amount and date of early repayment.

4.11. Failure by the Customer to transfer the funds in full, as indicated/calculated in accordance with the Customer's statement on full/partial early repayment, shall be deemed as withdrawal of statement on early repayment of the loan, and the remaining funds shall be set off against future payments on the following payment dates.

4.12. When transferring funds to the Company through third parties, the Customer shall assume the risks of delayed receipt of payment. The date of receipt of funds from the Customer shall be:

4.12.1. In case of transfer of funds by the Customer through a payment agent being a party to the payment agency contract with the Company, the date when the funds are paid to the payment agent, provided the payment agent transfers the above funds to the Company;

4.12.2. In other cases, the date of actual receipt of funds on the Company's accounts, unless otherwise provided for by the Russian law.

4.13. The date of repayment of the Loan/part of the Loan shall be the following date:

4.13.1. within thirty fourteen (14) calendar days from the date of granting the Loan, the date of receipt by the Company of the Customer's statement of intent to make full or partial early repayment of the Loan, unless a later date is specified in the statement (subject to the Customer's transfer of sufficient funds);

4.13.2. after the expiry of fourteen (14) calendar days from the date of granting the Loan, except as specified in clause 4.14 of the General Terms and Conditions, the next Payment Date following the date of receipt by the Company of the Customer's statement of intent to make full or partial early repayment of the Loan (provided that the funds are received not later than on the Payment Date);

4.13.3. in cases specified in clause 4.14 of the General Terms and Conditions, the date of transfer of the balance of electronic funds on the Prepaid Card to the bank account of the Company.

4.14. In case of granting a Loan Amount with a Grace Period at a Reduced Rate, the Loan Amount and interest for using the Loan Amount shall be repaid by the Borrower in accordance with the Schedule of Payments for the Tranche at a Reduced Rate. Overdue debt is not allowed. In the event of an overdue debt, the terms of the Grace Period shall be canceled and the Company shall accrue interest on the use of the Loan Amount in accordance with the Tranche Application at the Tranche Rate.

#### Early Repayment of Loans Due to the Balance of Electronic Funds on a Prepaid Card

4.15. The Customer agrees to transfer the following amounts to the account for early repayment of the Loan without prior notice to the Company and within the following terms:

4.15.1. the balance of electronic funds on the Prepaid Card, unused by the Customer by the expiration date of the Prepaid Card, is sent to the account for early repayment of the Loan on the day following the expiration date of the Prepaid Card;

4.15.2. the balance of electronic funds on the Prepaid Card that was not used by the Customer by the date of suspension or termination of the use of the Prepaid Card at the request of the Customer or at the initiative of the issuer of the Prepaid Card shall be sent to the account for early repayment of the Loan on the day following the day of suspension or termination of the use of the Prepaid Card; 4.15.3. the balance of electronic funds received by the issuer of the Prepaid Card for Return Operations after the expiration of validity of the Prepaid Card shall be credited as early repayment of the Loan on the day following the day of receipt of such funds by the issuer of the Prepaid Card.

4.16. On the date of early repayment of the Loan, due to the balance of electronic funds on the Prepaid Card, the new Payment Schedule shall be sent to the Customer by an SMS, as well as through the Personal Account.

## 5. SEVERAL SIMULTANEOUSLY EXISTING LOANS

5.1. If in a calendar month the Customer has several loan agreements concluded between the Customer and the Company, then the payment dates (Settlement Dates) for all such agreements shall be the same (equal to the payment date under the earliest agreement).

5.2. In order to fulfill obligations under the Loan Agreements, the Customer shall pay to the Company the amount required to pay off all Monthly Installments in one or several installments.

5.3. On the next payment date (Settlement Date), the debt shall be paid off by the funds received from the Customer by applying each basis of priority specified in clause 4.5 of the General Terms and Conditions, sequentially to each of the loan agreements in the order of their conclusion, i.e.:

- On the first priority basis, the post due interest shall be repaid under all Agreements in the order of their conclusion, beginning with the Agreement concluded earlier than the others;
- On the second priority basis, the overdue Principal Debt shall be repaid under all Agreements in the order of their conclusion, beginning with the Agreement concluded earlier than the others;
- On the third priority basis, fines/penalty shall be repaid under all Agreements in the order of their conclusion, beginning with the Agreement concluded earlier than the others;
- On the fourth priority basis, the interest accrued for the current payment period shall be repaid under all Agreements in the order of their conclusion, beginning with the Agreement concluded earlier than the others;
- On the fifth priority basis, the amount of Principal Debt for the current payment period shall be repaid under all Agreements in the order of their conclusion, beginning with the Agreement concluded earlier than the others;
- On the sixth priority basis, other payments stipulated by the laws of the Russian Federation on consumer credit (loan) or under all Agreements in the order of their conclusion, beginning with the Agreement concluded earlier than the others;

5.3.1. Then, the Borrower shall fully or early repay the Principal Debt in the manner, in the cases and on the conditions specified in the loan agreement.

5.4. Based on the results of the above procedure (clause 5.3), in case of a positive balance of funds transferred by the Customer:

5.4.1. In the event that valid Agreements exist, such balance shall be used to fulfill obligations under the current Loan Agreements on the next Payment Date.

5.4.2. If all obligations under all Loans have been fully performed, then such balance shall be returned to the Customer at its request, or may be used to fulfill the Customer's obligations under new Loan Agreements, if any.

## 6. PROCEDURE FOR RETURN (REPLACEMENT) OF GOODS PURCHASED BY THE CUSTOMER USING THE LOAN

6.1. The Customer may replace the Goods with similar Goods only.

6.2. The sale, replacement or return of the Goods shall not release the Customer from the obligation to repay the granted Loan and pay interest and other payments in accordance with the Loan Agreement.

6.3. In the event the Customer, in accordance with the laws of the Russian Federation, returns the Goods purchased with the use of the Loan to the Partner (repudiates the Sales/Services Contract), or replaces the Goods purchased with the use of the Loan funds with the Goods of a lower value, then:

6.3.1. the Customer undertakes to fulfill full (upon return of the Goods) or partial (upon partial return of the Goods purchased using the Loan funds and/or when the Goods are replaced with the Goods of a lower value) early performance of the obligations under the Loan Agreement, as the Loan Agreement is a special-purpose agreement. the Partner shall transfer to the Company the value of the returned Goods (the difference between the old and the new value of the Goods). These funds shall be used for early repayment of the Loan in the manner provided for herein.

6.3.2. The Customer hereby gives an instruction/consent to the Partner to transfer the money to be refunded for the Goods to the Company. At the request of the Company and/or the Partner, the Customer undertakes to submit an appropriate written statement. The value of the returned Goods shall be considered received by the

Company on the next Payment Date when the goods are returned after the first Payment Date, and upon return of the Goods before the first Payment Date - on the date of refund (subject to the subsequent transfer of the said funds by the Partner to the Company).

6.3.3. In the event of return of all or some of the Goods purchased using one Loan, Clause 3.6. hereof.

6.3.4. In the event that a clear balance remains as a result of full/partial repayment of the Loan in the manner prescribed by clause 6.3.3. hereof, it shall be used for repayment of other existing Loan Agreements according to the standard procedure; in the absence of other Loan Agreements, it shall be refunded to the Customer in the manner provided for in these General Terms and Conditions.

6.3.5. Clause 6.3. shall be deemed special and shall apply as a matter of priority against the conditions provided for in Sections 4 and 5 hereof.

6.4. In the event that the Customer, in accordance with the laws of the Russian Federation, replaces the purchased Goods with the Goods of a higher value, the additional payment for the difference in the value of the said Goods shall be made by the Customer by cash to the Partner's cash-desk or otherwise paid by the Customer independently.

6.5. The Customer's rejection of the Goods (return of the Goods) shall not constitute a refusal to receive the Loan and shall not release the Customer from the obligation to perform and comply with the terms and conditions of the Loan Agreement.

6.6. If it is impossible for the Service Provider to accept the loan amount to pay for the Goods under the Mandatory Payment Details, due to their invalidity, the Loan Amount returned to the Company by the Service Provider shall be transferred to the account for early repayment of the Loan.

## **7. LIABILITY**

7.1. In the event of violation by the Customer of any term for payment of the Loan, the Customer undertakes to pay a lump sum Penalty for each case of violation in accordance with clause 12 of the Special Terms and Conditions. The payment of the Penalty, including partial payment, shall be considered the Customer's acceptance of the Penalty.

7.2. Payment of the Penalty shall not release the Customer from fulfilment of the obligations to repay the Loan and the interest on the Loan.

7.3. In case of delay in repayment of the Loan (Monthly Installments) for more than three (3) calendar days, the Company shall be entitled to apply to the Debt Collection Agency for collection of debts through the pre-trial process and/or apply to the court for protection of its violated rights and legitimate interests.

7.4. The Company shall also transfer information about the payment discipline of the Customer to the credit bureau, including, in the event that the Customer violates its obligations to repay the Loan, the Company shall transfer the information about it according to the laws of the Russian Federation, to one or several credit bureaus.

7.5. In case the Customer violates the provisions of the Loan Agreement in respect of the repayment terms of the Principal Debt and (or) interest payment for (in total) more than sixty (60) calendar days during the last one hundred eighty (180) calendar days, the Company may request early repayment of the remaining Loan and interest due and/or termination of the Loan Agreement, by notice to the Customer in any way as stipulated by the Loan Agreement for communication with the Customer at the Company's option, with the repayment period of the remaining Loan amount to be thirty (30) calendar days from the date of the Company's notice.

7.6. Information on the existence of overdue Indebtedness under the Loan Agreement shall be sent to the Customer free of charge by one of the methods provided for by the Special Terms and Conditions, not later than within seven (7) days from the date of occurrence of the overdue indebtedness.

7.7. In pursuing actions aimed at repayment of overdue indebtedness, the Company or the Debt Collection Agency shall have the right to interact with the Customer through personal meetings, telephone conversations, telegraph messages, text, voice and other communications transmitted over telecommunication networks, including mobile radiotelephone telecommunications, in accordance with the procedure established in the agreement on frequency of interactions with the Borrower on the initiative of the Company in pursuing actions aimed at repayment of the overdue debt (clause 18 of the Special Terms and Conditions).

In this case, for the purposes of the agreement on frequency of interactions with the Borrower on the initiative of the Company in pursuing actions aimed at repayment of the overdue debt, telephone conversations shall be deemed performed upon simultaneous fulfillment of all of the following conditions:

- The Borrower was informed of the name of the Company or the Debt Collection Agency, the last name, first name and patronymic (if available) of the person making the call and of the purpose of the call;
- The identity of the Borrower was established by the Company or the Debt Collection Agency;
- The Borrower and the Company or the Debt Collection Agency have reached an agreement on full or partial repayment of the debt.

In the event that, prior to fulfillment of the above conditions, the call was cut off by the Borrower or terminated for technical reasons, and in case of the Borrower's call to the Lender or the Debt Collection Agency, such telephone conversation shall not be considered as performed.

## 8. ADDITIONAL NOTIFICATION SERVICE

8.1. If the Customer agrees to receive a paid additional notification service (hereinafter referred to as the **Additional Notification Service**) by checking the appropriate check box in the Application / Loan Agreement or subsequently expressing the desire to receive this service in the Personal Account, the Company shall provide the Customer with the Service by sending a series of messages and reminders to the Customer in Russian about the following events in relation to all Loan Agreements concluded between the Company and the Customer in the relevant monthly period (hereinafter, the Loan Agreement):

- on the next Settlement Date (payment date) and the amount payable,
- on the next Settlement Date (payment date) and the amount payable three (3) days prior to the Settlement Date under the Customer's Loan Agreements and on the day of payment,
- on some other events regarding the Settlement Date or Loan Agreements.

8.2. The Service shall be provided by sending messages to the Registered Telephone Number of the Customer and/or by e-mail to the Registered Mailbox of the Customer.

8.3. The sender of messages shall be identified by the **"Revo"** header in letters assigned to the Company, while the Company may use a different designation notified by the Company to the Customer in the manner specified in the Special Terms and Conditions.

8.4. In case of changing the Registered Phone Number, refusal from the Additional Notification Service, the need to activate the Service, the Customer shall activate/deactivate the Additional Notification Service through the Personal Account. The date of receipt of the application by the Company shall be the date of the order to activate/deactivate the Additional Notification Service made through the Personal Account. The Additional Notification Service may be cancelled by the Customer through the Personal Account.

8.5. The Customer shall promptly notify the Company of any loss or theft of the mobile phone (Registered Phone Number) and other circumstances, due to which notifications to the specified mobile phone number shall be discontinued.

8.6. The fee of the Additional Notification Service shall be set in accordance with the Tariffs. Payment of this service shall be made on the Payment Date under the Loan Agreement and shall be included in the sixth priority of repayment of the Customer's indebtedness. In case of violation of the procedure and terms of payment, the Company shall be entitled to suspend the provision of the Service until the payment for the services rendered is made in full.

The Company shall be entitled to unilaterally change the monthly cost of the Service by sending the relevant notification to the Customer at least thirty (30) calendar days prior to putting the new cost of the Service into effect. In case of disagreement of the Customer with the new cost of the Service, the Customer shall notify the Company of the Service cancellation before the corresponding changes enter into force. In the event the Company does not receive the above notice before the new cost of the Service is put into force, it shall be considered that the Customer has fully and unconditionally accepted the new cost of the Service.

The first settlement period for the Service provision shall be the period from the date of the Loan Agreement until the first Payment Date under the Loan Agreement, or, in the event the Service is activated not simultaneously with the Loan Agreement execution, from the date the Service is activated until the next Payment Date under the Loan Agreement, and shall be paid as for the full month if at least one valid Loan Agreement is available.

If upon completion of the Service (within three (3) business days from the end of the Settlement Period), the Customer does not file a claim to the Company, the Service shall be deemed rendered. At the same time, the Agreement is deemed to be the document confirming the provision of the Additional Notification Service.

8.7. The Company shall not be liable for: actions or omission of the respective mobile operators or other persons delivering Push notifications and email messages, as well as the quality of their services.



- 8.8. Additional Notification Service shall not contemplate receiving response messages from the Customer.
- 8.9. The Additional Notification Service shall be provided to the Customer based on its instructions and for its benefit.
- 8.10. The Company shall be entitled to unilaterally terminate the Additional Notification Service provision subject to prior notice to the Customer at least fifteen (15) calendar days prior to the date of termination of the Service by sending the relevant notification to the Customer's Registered Phone Number or to the Customer's Registered Mailbox.
- 8.11. The Customer has the right to refuse the Additional Notification Service by selecting the corresponding option through the Personal Account. In this case, the Company shall deactivate the Additional Notification Service on the day the Customer selects such option through the Personal Account, with the refund of the part of the Additional Notification Service fee in proportion to the cost of the part of the Additional Notification Service provided prior to selecting such option through the Personal Account, while the fee for the Additional Notification Service for the month of refusal of the Additional Notification Service shall not be charged. In the event of early repayment of the Loan, the last Settlement Period when the Service was rendered shall be paid in full.
- 8.12. The Company has the right to unilaterally amend the terms and conditions of the Additional Notification Service by posting the changes on the Internet at: <https://revo.ru>, [www.revoplus.ru](http://www.revoplus.ru), [www.revoup.ru](http://www.revoup.ru) or some other address specified by the Company, five (5) calendar days prior to the date of entry of the amendments into force, unless a later date is specified by the Company. The Company and the Customer shall be guided by the new version of the terms and conditions of the Additional Notification Service since its entry into force. In case the Customer disagrees with the new terms and condition of the Service, the Customer shall notify the Company of the Service cancellation through the Personal Account before the corresponding changes enter into force. In the event the Company does not receive the above notice prior to the entry into force of the new revision of the Terms and Conditions regarding the provision of the Service, it shall be considered that the Customer has fully and unconditionally accepted such new Terms and Conditions.

## 9. 'CHANGE THE PAYMENT DATE' SERVICE

- 9.9. The Company, at its discretion, shall be entitled to invite the Customer to choose a new Settlement Date under the Loan Agreement from the options specified in the Personal Account.
- 9.10. If the Customer agrees with one of the options proposed by the Company to establish a new Settlement Date, the Customer shall send to the Company an application to activate the Change the Payment Date Service under the Loan Agreement, signed by HSA through the Customer's Personal Account.
- 9.11. The 'Change the Payment Date' Service is considered to be provided from the moment the Company receives a signed Application by the Customer for activation of the 'Change the Payment Date' Service. After the Company receives this Application, the Company provides the Customer with a Payment Schedule by sending it to the Customer's Registered Phone Number and posting it in the Customer's Personal Account. By signing the Application for activation of the 'Change the Payment Date' Service, the Customer agrees to pay the Monthly Installments in accordance with the updated Payment Schedule and pay a fee for the 'Change the Payment Date' Service to the Company.
- 9.12. The 'Change the Payment Date' Service is not provided by the Company if any of the following conditions is met:
- 9.12.1. The Customer has a due debt under at least one Loan Agreement concluded with the Company;
  - 9.12.2. The Company has already provided the Customer with the 'Change the Payment Date' Service in the current Settlement Period;
  - 9.12.3. The new Settlement Date coincides with the calendar date of receipt by the Company of an Application for activation of the 'Change the Payment Date' Service signed by the Customer.
- 9.13. For the provision of the 'Change the Payment Date' Service, the Company charges a one-time commission fee from the Customer in accordance with the Tariffs. The fee for the 'Change the Payment Date' Service shall be included in the first Monthly Installment according to the updated Payment Schedule. Payment of commission fee for this Service shall be made on the Payment Date under the Loan Agreement and included in the sixth priority of repayment of the Customer's Indebtedness.
- 9.14. If the Customer has several Loan Agreements with the Company on the date of receipt by the Company of an Application for activation of the 'Change the Payment Date' Service, then the new Settlement Date shall

apply to all such Loan Agreements.

## **10. PROTECTION SERVICE**

10.1. The Company offers to Customers the services on obtaining voluntary individual insurance policies of insurance companies being partners of the Company (hereinafter referred to as the **Protection Service**).

10.2. The Service shall be paid in accordance with the Tariffs.

10.3. If the Customer selects the Protection Service, this Protection Service shall be included in the Special Terms and Conditions and paid in accordance with the Payment Schedule.

## **11. 'VIRTUAL CARD' SERVICE**

11.1. The Company provides to the Customers the service of receiving and servicing Virtual Cards issued by banks being partners of the Company (hereinafter referred to as the **'Virtual Card' Service**).

11.2. This service shall be provided through the Service to all Customers of the Company in accordance with the Tariffs. To receive a Virtual Card, the Customer shall accept the offer of the bank being a partner of the Company; this offer regulates the issue and use of the Virtual Card. The Virtual Card can be used to pay for goods (work, services) on the Internet, or for any other operations using electronic payment systems ApplePay, GooglePay and other similar electronic payment systems.

11.3. The Customer has the right to perform operations with a Virtual Card issued by banks being partners of the Company, within the Limit.

11.4. The use of the Limit by the Customer by operations with the Virtual Card shall be carried out in accordance with these General Terms and Conditions and the Special Terms and Conditions.

## **12. AUTO PAYMENT SERVICE**

12.1. The Company provides the Customer with the service of execution of the Customer's order to regularly write off funds from the Customer's bank card account (hereinafter referred to as the **Auto Payment Service**) to repay the Customer's Debt to the Company in accordance with the parameters (period, amount, etc.) specified in the Customer's order transmitted through the System.

## **13. FINAL PROVISIONS**

13.1. The Loan Agreement is considered to be concluded from the moment the Company provides the Loan Amount to the Customer in accordance with these General Terms and Conditions and Special Terms and Conditions and is valid until the final fulfillment by the Customer of the obligations to repay the Loan Amount and interest for using the Loan.

13.2. The Customer agrees that the Company has the right to verify any information provided by the Customer.

13.3. The Customer undertakes to provide the Company with documents and information in case of a change of the identification data within three (3) calendar days from the date of such change.

13.4. The Company shall be entitled to unilaterally amend these General Terms and Conditions, provided this does not entail the accrual of new or increase in the existing monetary obligations of the Customer under the Loan Agreement, by posting new General Terms and Conditions on the Website or by addressed mailing at least five (5) calendar days prior to their entry into force. The Customer undertakes to monitor the changes on the Website on its own. Any changes to the General Terms and Conditions shall become binding on the Customer from the date of their entry into force.

13.5. The Company may change the URL address in the Internet (Website). The Borrower shall be notified of upcoming changes at least thirty (30) calendar days prior to their entry into force by posting new information within the above mentioned period on the Website or by addressed mailing.

13.6. All disputes and disagreements that may arise between the Company and the Customer are referred to the court.

13.7. All disputes and disagreements not settled by the Parties shall be referred to the court in accordance with the procedure provided for by the applicable laws and the Special Terms and Conditions (if applicable).

13.8. In the event the Customer fails to fulfill its obligations and the Company refers to the judicial authorities, the procedure for collecting the Indebtedness (amount of the principal debt, interest and penalty) may be applied pursuant to the court order.

13.9. These General Terms and Conditions shall be valid from January 27, 2020.

**Appendix No. 1 to the General Terms and Conditions of the Consumer Loan Agreement (Revision No. 13)**

**Company Service Fees**

Valid since January 27, 2020

<b>No.</b>	<b>Service Name</b>	<b>Fee (RUB or %)</b>	
1	Card loan amount service	4% of the Loan Amount, but at least RUB 499	
2	Provision of the Loan Amount on the account of the Service Provider, on the basis of the Mandatory payment details, using the CyberPlat System or other payment systems or electronic payment systems	<b>Loan Amount</b>	
		Up to RUB 2,000	RUB 159
		From RUB 2,000 Up to RUB 5,000	RUB 499
		From RUB 5,000 Up to RUB 10,000	RUB 799
3	'Supplementary Information' Service	RUB 69, including VAT, per month	
4	'Change the Payment Date' Service	RUB 149 in case of extension of the fulfillment of obligations for the amount of less than RUB 5,000; RUB 199 in case of extension of the fulfillment of obligations in the amount of more than RUB 5,000. The maximum commission fee for the Change the Payment Date Service for all Tranches of one Agreement shall be RUB 500.	
5	Protection Service	0.52% of the Tranche amount, multiplied by the number of months of the Tranche term, per month	
5	'Virtual Card' Service	amount indicated in the proposal of the Company	
6	Auto Payment Service	free of charge	