

CONSUMER LOAN AGREEMENT: [ref_nr]

On [current_date], in Skopje, between:

FC lute Credit Macedonia DOOEL Skopje, with registered seat at str. 1732 no.4 Complex Park Residence Lamella A – left, business premises no.1, Skopje, Republic of North Macedonia, with Unique Number of Subject 7221290 and VAT no. 4080017567436, website: <https://iutecredit.mk/>; email: info@iutecredit.mk, telephone no: +38923149999, represented by the Manager Goran Vasilev (hereinafter “lute Credit”),

[first_name] [last_name], with Unique Number of Citizen [pin] and number of document for personal identification [id_card_number], with permanent address at [full_address], email: [email] and telephone no. [phone_home] [phone_gsm] and bank account no. [agreement_bank_data], (hereinafter “Loan beneficiary”, this consumer loan agreement (hereinafter “Agreement”) is concluded as follows:

This Agreement and annexes, the General Terms and Conditions and the Form on pre-contract information represent the full agreement between the Parties.

Article 1

In accordance with this Agreement, lute Credit approves for the Loan beneficiary, a non-purpose consumer loan in the amount of [loan_amount] MKD and under conditions stated in this Agreement as follows: Total interest amount: [total interest] MKD; Loan approval fee: [commission_fee] MKD; Loan administration fee: [admin_fee] MKD; Fixed annual interest rate: [interest_rate]% and Annual percentage rate of total costs (APR) [apr_rate]%. The Loan beneficiary obliges to repay lute Credit the loan amount together with the interest and fees, in total amount of [amount_comm_int_total] MKD, on [loan_period] monthly instalments according to the Amortization plan, attached as Annex 1 to this Agreement and that is an integral part of this Agreement.

The Loan Beneficiary is familiar that the Loan approval fee from the previous paragraph is due for payment on the day of concluding this Agreement. Notwithstanding and as approved by lute Credit, the Loan Beneficiary shall pay this amount on monthly installments in accordance with the agreed loan period according to the Amortization plan, attached as Annex 1 to this Agreement.

Article 2

The APR stated here is valid on the day of preparation of the cashflow and is calculated in accordance with the applicable regulation.

The monthly instalment includes the amount of principal, interest and other mandatory fees.

The number and amount of the monthly instalments, their maturity, the amount of principal, interest, as well as information on APR are included in the Amortization plan.

The Loan beneficiary has the right to submit a request and to receive, free of charge, at any time of the duration of this Agreement, a Amortization plan.

Article 3

By entering this Agreement, the Loan beneficiary agrees and warrants that:

- Prior concluding this Agreement was timely provided with all necessary information and data regarding entering in this Agreement and was informed with all loan conditions, content, and provisions of this Agreement, as well as his obligations under this Agreement;
- Was provided with the necessary precontractual and contractual

information on the loan;

- The submitted personal and financial information is full and accurate and in case of error on his / her side, lute Credit bares no liability whatsoever for anything that has taken place due to submittance of false information by the Loan beneficiary in case of incorrectly disbursement of the loan amount ;
 - His / Her personal and financial data shall be subject of processing, keeping and disclosure for the purpose of concluding and realization of this Agreement, in accordance with the applicable laws.;
 - Shall be contacted by electronic mail and / or telephone stated in the Loan Application, including applications connected to the telephone number, and confirms that the provided contacts are his / her own, accurate and only he/she has access to them;
 - Is informed on the consequences of late repayment of the instalments, according the Agreement and its Annexes, the General Terms and Conditions and the applicable laws;
 - Shall immediately inform lute Credit about any circumstances that might cause a delay in repayment or could lead to deterioration of their financial situation, as well as for any change in the information provided by him/her when submitting the Application, i.e. signing this Agreement, including, but not limited to: change in the amount of monthly income or employer, address of residence and / or residence, telephone numbers, legal and / or enforcement proceedings initiated against him / her and / or related persons, fines for misdemeanor or criminal proceedings, and / or certain foreclosure measures and / or confiscation by the state of any property that belongs to them;
 - In case of electronic signing of this Agreement and the annexes, the SMS identification code, sent by lute Credit on the personal telephone number stated in the Loan Application and inserted by the Loan beneficiary shall form an electronic signature according to the law;
 - Shall fulfil all obligations arising from this Agreement and the General Terms and Conditions and shall bear all costs related to non-fulfillment of the obligations under this Agreement and the General Terms and Conditions until full repayment of the loan;
- By signing this Agreement, the Loan beneficiary confirms that he / she has read and fully accepts the conditions stated in this Agreement and the annexes thereto, including the provisions and conditions stated in the General Terms and Conditions published and available at any time on the website and the business premises of lute Credit. lute Credit reserves the right to amend the General Terms and Conditions from time to time by informing the Loan beneficiary about it through electronic mail or address stated in this Agreement according to the terms described in the General Terms and Conditions.

Article 4

In case of untimely fulfillment of the obligations under the Agreement, lute Credit has the right to calculate and charge an administrative fee for notifications sent by SMS from the second day in arrears and administrative fee for written notifications sent as follows: first written warning, second written warning, written warning before termination of the Agreement and written notification for termination of the Agreement. The fee will be calculated according to the lute Credit's Tariff valid on the day of notification. The tariff is published on the website and is available at the business premises of lute Credit. In case of late repayment(s) that are not in accordance with the Amortization plan, lute Credit has the right to calculate and charge legal penalty interest on the due and unpaid amount, calculated from the day of maturity of the obligation until the day of full repayment. The

penalty interest at the time of concluding this Agreement is [xxx] and is calculated in accordance with the Law on Obligations.

Article 5

The Loan beneficiary has the right to early, full or partial, repayment of the unmatured portion of the loan in which case he / she needs to inform lute Credit about the early repayment in written form. In such a case, the total costs of the loan are decreased, i.e. the amount of not yet matured interest and not yet matured loan administration fee will not be imposed. The fee for approval of the loan (commission fee) is not deducted which means that the Loan beneficiary must pay it in full. Additionally the Loan beneficiary has an obligation to pay an early repayment fee according to the General Terms and Conditions and the applicable law.

In case the Loan beneficiary pays an amount bigger than the regular monthly installment and does not notify lute Credit in written for the intention to fully or partially repay the loan, lute Credit shall accept the paid amount and shall settle the installments as they are due, in accordance with the Amortization plan, attached as Annex 1 to this Agreement.

Article 6

The Loan beneficiary has the right to withdraw from this Agreement, without an obligation to state the reasons for such withdrawal, by submitting written letter to the lute Credit, within 14 days of signing this Agreement.

In case the Loan beneficiary uses the right of withdrawal, he / she is obliged, immediately but not later than within 30 days as of submitting the written withdrawal letter, to repay the principal, accrued interest, calculated for the period of utilizing the loan until the day of full repayment, and the inevitable costs paid by lute Credit to public or governmental institutions for the purpose of approving this loan.

Article 7

lute Credit has the right to prematurely terminate this Agreement and seek full repayment of the principal, accrued interest, accrued administration fee(s) and loan approval fee if the Loan beneficiary is fully or partially more than 30 days in arrears with any obligation arising from this Agreement or annexes,.

In case of a termination, the whole amount of the principal and the calculated and unpaid interest and fees shall be considered due for payment.

Additionally, lute Credit has the right to calculate and charge penalty interest in accordance with the law for the due and unpaid loan amount as well as to claim and charge all the costs related to the enforcement procedure until full repayment of the claim.

Article 8

The Parties agree that the communication regarding this Agreement is to be considered valid, provided that it is in written or electronic form on the addresses stated in this Agreement. The Parties agree to notify the other party in case of change of registered seat, i.e. the residential address, electronically or in written form or personally, within 15 days of the change or any attempt to send notification under this Agreement on the lastly known communication addresses shall be considered valid.

Article 9

lute Credit has the right to transfer the rights and obligations from this Agreement to any third party without the Loan beneficiary's consent ,however lute Credit needs to notify the Loan beneficiary

of such transfer.

The Loan beneficiary cannot transfer the rights and obligations from this Agreement to third party without prior written consent from lute Credit.

Article 10

For any issues, not explicitly regulated with this Agreement and the General Terms and Conditions, the valid Macedonian laws shall be applicable.

Aside from anything agreed to in these Agreement and the annexes thereto, any amendments to this Agreement can be done only with the consent of both parties and in written form.

Article 11

Any dispute that might arise from or in connection to this entire Agreement, the General Terms and Conditions, the Parties shall resolve in an amicable way (out-of-court, settlement, mediation etc.), if not possible, the Basic Civil Court Skopje, as well as the licensed mediators, notaries, enforcement agents under its jurisdiction, shall be authorized to settle the disputes.

Article 12

Authorized supervisor is Ministry of Finance, with registered seat at str. Dame Gruev no.12, 1000 Skopje.

ПРИЛОГ 1

ПРЕГЛЕД НА ПАРИЧНИ ТЕКОВИ ЗА ПОТРЕБИТЕ НА ПРЕСМЕТКА НА
СВТ / АМОРТИЗАЦИОНЕН ПЛАН

[instalment_table]

Корисникот го отплаќа кредитот согласно Амортизациониот план кој е составен дел на овој Договор на некоја од трансакциските сметки на Иуте Кредит и тоа 210-0722129003-07 во НЛБ Банка АД Скопје, 300- 0000041215-66 во Комерцијална Банка АД Скопје, 200-0032093858-36 во Стопанска Банка АД Скопје или 240-010110633136 во Уни Банка АД Скопје