



GENERAL TERMS AND CONDITIONS OF THE LOAN AGREEMENT

1. Terminology

1.1. In this document, the following capitalized terms will have the following meanings: All other terms and definitions found in the text of the rules for granting loans are interpreted in accordance with the legislation of the Russian Federation and the Loan Agreement.

« Payment schedule »	A document containing information on the amounts of money payable by the Borrower on certain dates (schedule) in order to repay the debt under the Loan Agreement (information on the dates and amounts of the next payments).
« Loan Agreement »	An agreement according to which the Microfinance Organization undertakes to transfer the funds to the Borrower by transferring them in accordance with the Payment details of the Borrower or on account of the fulfillment of the Borrower's obligations to the Partner, and the Borrower undertakes to return them to the Microfinance Organization and pay interest. The Loan Agreement consists of general conditions approved by the Microfinance Organization, as well as Individual Conditions agreed on each Application.
« Monthly payment »	A certain amount of money payable by the Borrower as the fulfillment of obligations to repay the Loan received, calculated in accordance with the General Terms and Conditions of the Loan Agreement and indicated in the Payment Schedule.
« Borrowing »	The amount of money issued to the Borrower on the basis of the Loan Agreement, and not exceeding 1 (one) million rubles (microloans).
« Application »	An electronic document containing data about the Borrower and being an offer for the conclusion of the Loan Agreement.
" Application for extension "	Electronic document containing data on the Loan and the Borrower and being an offer for the extension of the loan
« Borrower »	A capable individual who has placed an Application for a Loan or received a Loan.
« Microfinance organization »	Limited Liability Company Microfinance Company "Loan Online" OGRN 1127746428171, TIN / KPP 7703769314 / 770301001, registration number of the entry in the state register of microfinance organizations 2120177001838, address of location: 127083, g. Moscow, ul. 8 Martha, 1, bld. 12, floor 10, p. LVI, Com 2-7

«Individual conditions»	Part of the terms of the Loan Agreement, which are agreed by the Borrower and the Microfinance Organization individually for each Application.
«Personal account»	A set of protected pages of the Site created as a result of the registration of the Borrower, and available to the Borrower, subject to entering their credentials. In the Personal Account, the Borrower can draw up Applications, conclude Loan Agreements and carry out the actions necessary for their execution.
"General Terms and Conditions"	The general conditions of the Loan Agreement approved by the Microfinance Organization, which are its integral part (this document).
«Partner»	A person providing services or selling goods to Borrowers with whom the Microfinance Organization has concluded an agreement under which the Partner on his website can post a link to the Site or directly to the Application. The application can also be placed in the Partner's mobile application, if any.
«Payment day»	Date of the next Monthly payment specified in the Payment Schedule
«Payment details»	Information necessary to transfer the amount of the Loan to the Borrower (bank account details, bank card or other information necessary for the Microfinance Organization to transfer the loan amount in case the Borrower does not have a bank account).
«Rules»	Conditions for granting Loans by a microfinance organization, posted on the Internet at a network address http://www.payps.ru/Document/Rules
«Site»	A composite work that is a set of information, texts, graphic elements, design, images, photos and videos, and other results of intellectual activity, as well as computer programs contained in the information system that ensures the availability of such information on the Internet at the network address www.payps.ru . The administrator and copyright holder of the Site is the Microfinance Organization.
"Agreement"	User Agreement, the text of which is permanently posted on the Internet and available at a network address http://www.payps.ru/Document/Conditions-of-use concluded between the Borrower (User) and the Microfinance Organization (Pay P.S.).
«Tariffs»	A document published on the Site containing the determination of the amount of interest rates for the provision of the Loan, the amount of the penalty and other payments for the services of the Microfinance Organization.
"Commission"	remuneration for the provision of funds through the use of a microfinance organization owned by a microfinance organization

and/or its counterparties of the information technology system for

implementation of transfers by details of the payment card / bank account / electronic wallet of the client.

2. Subject of the Loan Agreement

- 2.1. The microfinance organization transfers to the borrower the funds in the amount and terms specified in the Individual Conditions, and the Borrower undertakes to return the funds and interest to the Microfinance Organization.
- 2.2. Execution of the Loan Agreement by the Microfinance Organization and the Borrower is carried out in the manner prescribed by the Loan Agreement, the General Conditions, the Individual Conditions, the Rules, the Tariffs, the Payment Schedule and the Agreement.

3. Characteristics of issued Loans

- 3.1. A microfinance organization issues targeted and non-targeted Loans to Borrowers with both a constant and variable interest rate.
- 3.2. The amount of the Loan ranges from 1,000 rubles to 100,000 rubles and is determined in the Individual Terms of the Loan Agreement.
- 3.3. The loan repayment period is from 1 day to 730 days and is determined in the Individual Terms and Conditions of the Loan Agreement.
- 3.4. A microfinance organization issues Loans in the currency of the Russian Federation (Russian rubles).
- 3.5. The interest rate for a particular Borrower is determined by the results of consideration of the Application and is determined in the Individual Conditions. Interest rates of the Microfinance Organization are approved in the range from 35 to 365 percent per annum, except for cases of granting a loan in accordance with Art. 6.2 of the Federal Law of 21.12.2013 N 353-FZ "On Consumer Credit (Loan)".
- 3.6. The ranges of values of the total cost of the Loan are indicated in the Individual Terms of the Loan Agreement, taking into account the requirements established in Federal Law No. 353-FZ of 21.12.2013 "On Consumer Credit (Loan)".
- 3.7. There are no ways to ensure the fulfillment of obligations under the Loan Agreement.
- 3.8. Information on the full cost of the Loans indicated by the Microfinance Organization in the Individual Terms.

4. Rights and obligations of the Parties

- 4.1. A microfinance organization shall be obliged to:
 - 4.1.1. inform the Borrower before receiving the Loan about the Rules and General Conditions of the Loan Agreement, about the list and amount of all payments related to the receipt, servicing and repayment of the Loan, as well as the consequences of violation of the terms of the Loan Agreement;
 - 4.1.2. provide the Borrower with a Payment Schedule;
 - 4.1.3. send the Borrower an updated Payment Schedule under the Agreement when changing the amount of upcoming payments;
 - 4.1.4. provide a Loan by transferring funds in accordance with the Payment details specified by the Borrower;
 - 4.1.5. inform the Borrower about the current debt, as well as the payments made and upcoming under the Agreement;
- 4.2. Microfinance organization shall have the right to:

- 4.2.1. refuse to conclude a Loan Agreement for one of the reasons specified in the Rules;
- 4.2.2. request from the Borrower the documents and information necessary to resolve the issue of granting the Loan and fulfilling obligations under the Agreement, in the manner and under the conditions established by the Rules;
- 4.2.3. to demand from the Borrower early repayment of the loan amount in case of delay of the next payment provided for by the Payment Schedule;
- 4.2.4. transfer the personal data of the Borrower to the assignee when assigning rights (claims).
- 4.3. The borrower is obliged to:
 - 4.3.1. provide the Microfinance Organization with the documents and information specified in the Rules;
 - 4.3.2. notify the Microfinance Organization of any changes in the documents and information specified in the Rules within 5 (five) calendar days from the moment when the Borrower became aware of such changes;
 - 4.3.3. return the loan amount and pay interest under the Loan Agreement in accordance with the Payment Schedule;
 - 4.3.4. pay penalties accrued by the Microfinance Organization in case of delay in payment of the principal amount of the Loan or interest.
- 4.4. The borrower has the right to:
 - 4.4.1. freely dispose of funds received under the Loan Agreement;
 - 4.4.2. refuse to receive the Loan in whole or in part, notifying the Microfinance Organization within 1 (one) working day from the date of sending the Application;
 - 4.4.3. prematurely return the entire amount of the Loan without prior notice to the Microfinance Organization with payment of interest for the actual period of use of funds;
 - 4.4.4. receive information about the current debt of the Borrower, as well as the payments made and upcoming under the Agreement;
 - 4.4.5. send to the Microfinance Organization proposals for changing the terms of the Loan Agreement, issued in the form of a protocol of disagreements indicating the purposes of the changes and proposed editions, in writing with a notarized signature of the Borrower, by sending the original protocol by registered mail with notification of delivery to the address of the Microfinance Organization specified in paragraph 1.1 of the General Conditions;
 - 4.4.6. receive notifications from the Microfinance Organization in case of full or partial assignment of the right (claim) under the Agreement on the basis of a written request sent by registered mail with a notification of delivery to the address of the Microfinance Organization specified in paragraph 1.1 of the General Conditions.

5. Procedure for issuing a Loan

- 5.1. Depending on the method of obtaining the Loan specified in the Application chosen by the Borrower, the Microfinance Organization issues a Loan in one of the following ways:
 - 5.1.1 to the Partner's account;
 - 5.1.2 through the "Contact" System;
 - 5.1.3 to the Borrower's payment card;

5.1.4 to the Borrower's bank account;

5.1.5 to the Borrower's e-wallet.

- 5.2. Transfer of funds in the amount of the Loan amount is carried out by the Microfinance Organization no later than 3 (three) working days from the date of adoption of a positive decision on granting the Loan.
- 5.3. The Loan Agreement is considered to be concluded when providing the Borrower with funds in accordance with the specified Payment details or when the Partner receives funds to pay for the goods (work, service) purchased by the Borrower, taking into account the timing of their crediting in accordance with normal banking practice. If the Borrower indicates incorrect details, the Borrower undertakes to compensate the Microfinance Organization for losses associated with the costs of providing the Loan.

6. Terms of Use of the Loan

- 6.1. Interest for the use of the Loan is accrued by the Microfinance Organization in the amount specified in the Individual Terms and Conditions of the Loan Agreement. The amount of accrued interest on the amount of the debt in total may not exceed the limit value of the amount of the principal debt established by the legislation of the Russian Federation.
- 6.2. The basis for accrual of interest on the Loan is the actual number of calendar days in the year (365 or 366 days, respectively).
- 6.3. The term of use of the Loan is the period (number of calendar days) calculated from the date of actual receipt of funds under the Loan Agreement to the actual date of repayment of the debt inclusive.
- 6.4. Determination of the amount of the Loan accepted for accounting is carried out with an accuracy of one penny, while rounding is made according to mathematical rules. When calculating the percentage of intermediate rounding is not allowed.
- 6.5. Interest on the loan is accrued from the day following the day of transfer of funds in accordance with the specified Payment details, if the Tariff does not provide for an interest-free period. If there is an interest-free period in the Tariff, the interest-free period is calculated from the day following the day of transfer of funds in accordance with the specified Payment details, and interest begins to accrue from the day following the day of the end of the interest-free period.

7. Loan Repayment

- 7.1. Repayment of the Loan and payment of interest on it must be made by the Borrower on the dates specified in the Payment Schedule.
- 7.2. Methods of Loan repayment and interest payment are:

- 7.2.1. Payment on the Site using a bank payment card of Visa, MasterCard or Mir payment systems (the commission is charged in accordance with the tariffs of the issuing bank of the bank card, the funds are received on the day of payment);
- 7.2.2. Payment at the service points "Euroset"(the commission for the service is 1 percent, but not less than 50 rubles, the funds are transferred to the account on the next working day, operations are carried out in rubles),"MTS" (thecommission for the service is 1 percent, but not less than 50 rubles, the funds are transferred to the account on the next working day, the operations are carried out in rubles) and "CONTACT" (free of charge, the funds are transferred to the account on the next working day);
- 7.2.3. Payment using QIWI wallet using the "Free payment" function on [the qiwi.ru](http://the.qiwi.ru) website (the commission is charged at the rates of the QIWI company, the funds are received within 3 working days);
- 7.2.4. Payment by bank transfer to the settlement account of the Microfinance Organization (the commission is charged at the tariffs of the bank making the transfer, the funds are credited up to 5 working days, depending on the bank);
- 7.2.5. Payment by other methods specified in the Personal Account of the Borrower.
- 7.3. Repayment of the Loan is made by annuity or differentiated payments. The microfinance company indicates the type of payment in the Individual Terms.
- 7.3.1. The amount of the Monthly Payment calculated on the date of signing the Loan Agreement is indicated in the Payment Schedule posted on the Site in the Borrower's Personal Account.
- 7.3.2. The amount of the Monthly payment is subject to recalculation in case of partial early fulfillment of obligations, based on the new amount of the principal debt (while the balance of the principal debt at the beginning of the operating day following the day of payment is used for calculation), as well as in case of delay in the fulfillment of obligations. In such cases, the recalculation of the Monthly Payment is not a change in the terms of the Loan Agreement and does not require the conclusion of additional agreements.
- 7.3.3. The minimum amount of the Monthly payment is set in the "Tariffs" for each product.
- 7.3.4. The amount of the Borrower's monetary obligations to repay the Loan and pay the accrued interest is determined in the form of a Monthly annuity payment according to the following formula and is rounded up to 10 whole rubles upwards:

Size		Pr/12
Monthly	=	OSZ X
annuity payment		$\frac{1 - (1 + Pr/12)^{-K_p}}{Pr/12}$

Where is:

OSZ - the balance of the Loan amount at the settlement date;

Pr - annual interest rate;

K_p - the number of Full interest periods remaining until the final repayment of the Loan.

- 7.3.5. The amount of the Borrower's monetary obligations to repay the Loan and pay the accrued interest is determined in the form of a Monthly differentiated payment according to the following formula and is rounded up to 10 whole rubles upwards:

Size		SZ
Monthly differentiated payment	=	$\frac{\text{KP} + \text{OSZ} * ((\text{Pr} / \text{number of days per year}) * \text{number of days in the billing period})}{\text{number of days in the billing period}}$

Where is:

SZ – loan amount;

KP – the number of months before the debt is repaid;

OSZ – the balance of the loan amount;

Pr – annual interest rate.

- 7.4. If the amount of the last Monthly Payment calculated based on the formula exceeds the full actual amount of the Borrower's obligations, the above payment is determined equal to the full actual amount of the Borrower's obligations as of the payment date. In this case, this payment will be the last.
- 7.5. The last payment for the repayment of the Loan includes payment for the return of the entire remaining amount of the Loan and payment of the accrued Interest.
- 7.6. In the absence of delay in the fulfillment of obligations by the Borrower from the amount of the Monthly payment, first of all, the obligations to pay the accrued interest for the settlement period are repaid, and the remaining funds are sent to repay the loan amount.
- 7.7. If there is a delay in the fulfillment of obligations by the Borrower under the Loan Agreement, the Monthly payment is subject to payment by the Borrower simultaneously with the payment of penalties and fines in accordance with the current Tariffs.
- 7.8. The date of fulfillment by the Borrower of its obligations under the Loan Agreement is the day of crediting funds to the account of the Microfinance Organization.
- 7.9. The Borrower has the right to repay the Loan in the order of offsetting counter homogeneous claims in accordance with Article 410 of the Civil Code of the Russian Federation in the event that the Microfinance Organization has a debt to the Borrower formed as a result of overpayments of the Borrower on previously issued Loans. The Borrower hereby agrees to make a set-off on these terms.
- 7.10. Monthly payments under the Loan Agreement are credited by the Borrower to the account of the Microfinance Organization no later than the date of the "Payment Day" of each calendar month following the month in which the Loan was issued, and if this date falls on a non-working day - on the next working day following the specified date. Accounting by the Microfinance Organization of the Monthly Payment made by the Borrower shall be carried out on the date of the Payment Day, subject to the receipt of funds to the account of the Microfinance Organization no later than the date of the Payment Day.
- 7.11. All additional payments under the Loan Agreement are specified in the Tariffs. Third parties providing the Borrower with Internet access services, mobile communications, may also charge the Borrower a fee for their provision.
- 7.12. Unless otherwise specified by the Microfinance Organization, the Borrower has the right to pay in full the amount of the Loan and the accrued interest (for the entire period of actual use of the Loan) before the date of repayment of the Loan (full early repayment of the Loan). The Borrower has the right to make both full and partial early repayment of the Loan.
- 7.13. The Borrower undertakes to notify the Microfinance Organization of early repayment of the Loan, no later than 2 (two) working days before the planned repayment date, by sending a letter to the e-mail address [of the](#)

- 7.14. The letter on early repayment of the Loan must contain - the name of the Borrower, the identification number of the Loan, the date of the planned repayment of the Loan and the amount of early repayment (if partial early repayment is carried out). In the absence of such notification, the Microfinance Organization has the right not to consider such a payment as early repayment and attribute it to payments made in accordance with the Payment Schedule. The Borrower is notified of the successful early repayment of the Loan by e-mail, as well as in the Personal Account.
- 7.15. In case of partial early repayment of the Debt under the Loan Agreement, the amount of the Monthly payment is subject to recalculation. The microfinance organization sends the Borrower information about the new amount of the Monthly payment (Payment Schedule) within 2 (two) working days after the receipt of funds as a partial early repayment of the Loan amount, by posting the relevant information in the Borrower's Personal Account.
- 7.16. The Borrower has the right at any time to request from the Microfinance Organization the calculation of the cost of full or partial early repayment of the Loan (including interest), as well as the calculation of the total amount to be paid by the Borrower for the implementation of full early repayment of the debt under the Loan.

- 7.17. In case of insufficiency of the received Monthly payment, the Microfinance Organization shall direct the received funds to repay the Borrower's Debt in the following order:
- first of all – interest arrears;
 - secondly - debt on the principal debt; in the third turn - penalty (fine, penalty);
 - in the fourth turn - interest accrued for the current period of payments; in the fifth place - the amount of principal debt for the current period of payments;
 - in the sixth turn - other payments provided for by the legislation of the Russian Federation on consumer credit (loan) or consumer credit (loan) agreement.
- 7.18. If the Borrower has not fulfilled his obligations to repay the entire amount of the Loan and / or interest in accordance with the Rules and General Conditions of the Loan Agreement, then he continues to use the Loan, and interest is accrued based on the interest rate on the Loan until the date of the actual repayment of the Loan.

8. Procedure and conditions for extension of the Loan term

- 8.1. If it is impossible for the Borrower to repay the Loan within the period established by the Loan Agreement, the Microfinance Organization has the right to provide an opportunity to the Borrower to extend the term of the Loan granted to him, and the Borrower has the right to use this opportunity. This right does not apply to loans for which the Monthly Payment Repayment Procedure was originally provided.
- 8.2. To extend the term of the loan granted, the Borrower must perform the following actions:
- 8.2.1. Fill in the Application for the extension of the Loan term on the Site and send it to the Microfinance Organization no later than 1 (one) working day before the payment date on which the loan term expires, or contact an employee of the Microfinance Organization;
 - 8.2.2. Pay no later than the date specified in the Application for extension, accrued interest in full, as well as any other existing debt, and at least 10% of the originally taken Loan.
- 8.3. In case of fulfillment of those listed in clause 8.2. conditions from the date of their fulfillment, the initial term of the Loan is considered extended for the period specified in the Borrower's application for the extension of the Loan term. The Loan Agreement is considered valid until the end of the new term of the Loan.
- 8.4. A microfinance organization has the right to provide an opportunity to the Borrower to extend the term of the Loan granted to him if the Borrower fulfills the condition of clause 8.2.2 in terms of the payment amount on the date starting 2 days before the planned repayment date in accordance with the individual terms of the consumer credit (loan) agreement, while it is not enough to make a payment on account of full repayment of the debt.
- 8.5. Extension of the Loan term is possible in the amount allowed by the Basic Standard for the Protection of the Rights and Interests of Individuals and Legal Entities - Recipients of Financial Services Provided by Members of Self-Regulatory Organizations in the Financial Market, uniting microfinance organizations https://www.payps.ru/static/docs/standard_mfo_22062017.pdf.
- 8.6. In case of extension of the Loan term when repaying the Loan by Monthly Payments, the Borrower is provided with a new Payment Schedule, recalculated on the basis of one of the formulas specified in cl. 7.3 General Terms and Conditions of the Loan Agreement, based on the new term of the Loan and the amount of the principal debt. The new Payment Schedule is to be posted on the Site in the Personal Account of the Borrower.

9. Responsibility of the Parties

- 9.1. For violation of the conditions for payment of interest under the Loan Agreement and / or the conditions for the payment of the principal debt, the Borrower undertakes to pay a penalty to the Microfinance Organization, the amount of which is determined in the Tariffs in force on the date of conclusion of the Loan Agreement.
- 9.2. If, after granting the Loan to a Microfinance Organization, it becomes known that before the conclusion of the Loan Agreement, the Borrower provided false information or documents, the Microfinance Organization has the right to demand from the Borrower an early repayment of the Loan amount. In this case, the Microfinance Organization sends the Borrower a request for early repayment of the Loan in the Borrower's Personal Account, as well as using e-mail and SMS messages.
- 9.3. In case of violation by the Borrower of the terms of the Loan Agreement in relation to the terms of repayment of the principal debt and (or) payment of interest lasting more than 60 (sixty) calendar days within the last 180 (one hundred and eighty) calendar days, the Microfinance Organization has the right to demand early repayment of the remaining amount of the principal debt together with the interest due and (or) termination of the Loan Agreement, within 30 (thirty) calendar days from the date of notification of the Borrower.
- 9.4. In case of violation by the Borrower of the terms of the Loan Agreement concluded for a period of less than 60 (sixty) calendar days, for the term of repayment of the principal debt amounts and (or) payment of interest lasting more than 10 (ten) calendar days, the Microfinance Organization shall have the right to demand early repayment of the remaining amount of the principal debt together with the interest due or termination of the Loan Agreement, within 10 (ten) calendar days from the date of notification of the Borrower.
- 9.5. Illegal actions to obtain or provide a credit report or information constituting a credit history and included in the credit report, if such actions do not contain a criminal offense, - entail the imposition of an administrative fine on citizens in the amount of one thousand to two thousand five hundred rubles; on officials - from two thousand five hundred to five thousand rubles or disqualification for up to three years; on legal entities - from thirty thousand to fifty thousand rubles (Article 14.29, Chapter 14, Section II, Administrative Code of the Russian Federation).
- 9.6. Illegal actions to obtain and (or) disseminate information constituting a credit history, if such actions do not contain a criminal offense, - entail the imposition of an administrative fine on citizens in the amount of one thousand to two thousand five hundred rubles; on officials - from two thousand five hundred to five thousand rubles or disqualification for up to three years; on legal entities - from thirty thousand to fifty thousand rubles (Article 5.53, Chapter 5, Section II, Administrative Code of the Russian Federation).

10. Dispute Resolution

- 10.1. All disputes and disagreements that may arise between the Microfinance Organization and the Borrower will be resolved through negotiations. Disputes not resolved during negotiations between the Microfinance Organization and the Borrower are submitted to the court of the Russian Federation determined in accordance with the current legislation of the Russian Federation.

11. Miscellaneous

- 11.1. In case of assignment of rights (claims) under the Loan Agreement, carried out with the consent of the Borrower, given as part of the conclusion of the Individual Loan Terms, the Borrower retains in respect of the new lender all the rights granted to him in respect of the original lender in accordance with the legislation of the Russian Federation.
- 11.2. In case of assignment of rights (claims) under the Loan Agreement, carried out with the consent of the Borrower, given as part of the conclusion of the Individual Loan Terms, the Microfinance Organization has

the right to transfer the Borrower's personal data in accordance with the legislation of the Russian Federation on personal data.

11.3. Information about current and previous editions:

Information about the current version	Revision 13.0 comes into force from [09.08.2021]
Information about previous editions	Revision 12.0 came into force on 05.03.2021 and was valid through [08.08.2021]
Information about previous editions	Revision 11.0 came into force on 18.02.2021 and was valid through 04.03.2021
Information about previous editions	Revision 10.0 came into force on 08.07.2019 and was valid through 17.02.2021
Information about previous editions	Revision 9.0 came into force on 28.01.2019 and was valid through 30.06.2019
Information about previous editions	Revision 8.0 came into force on 03.04.2018 and was valid through 27.01.2019
Information about previous editions	Revision 7.0 came into force on 03.03.2017 and was valid through 02.04.2018
Information about previous editions	Revision 6.0 came into force on 09.11.2016 and was valid through 02.03.2017
Information about previous editions	Edition No. 05 came into force on 02.08.2016 and was valid through 08.11.2016
Information about previous editions	Edition No. 04 entered into force on 06.06.2016 and was valid through 01.08.2016
Information about previous editions	Revision No. 03 entered into force on 29.12.2015 and was valid through 05.06.2016
Information about previous editions	Edition No. 02 came into force on 13.04.2015 and was valid on 28.12.2015
Information about previous editions	Edition No. 01 entered into force on 06.09.2014 and was valid t6.04.2015

Under the consumer credit (loan) agreement, the term of repayment of a consumer credit (loan) for which at the time of its conclusion does not exceed one year, it is not allowed to accrue interest, penalty (fine, penalty), other liability measures under the consumer credit (loan) agreement, as well as payments for services provided by the lender to the borrower for a separate fee under the consumer credit (loan) agreement, after the amount of accrued interest, penalties (fines, penalties), other measures of responsibility under the consumer credit (loan) agreement, as well as payments for services provided by the lender to the borrower for a separate fee under the consumer credit (loan) agreement, will reach one and a half times the amount of the consumer credit (loan) provided.

After the occurrence of a delay in the fulfillment of the borrower's obligation to repay the loan amount and (or) pay the interest due, the Company under a consumer loan agreement, the repayment period of a consumer loan for which does not exceed one year, has the right to charge the borrower a penalty (fines, penalties) and other liability measures only on the part of the principal debt not repaid by the borrower.

<p>FULL COST OF THE LOAN IS _____ (_____) PERCENTAGE(S) PER ANNUM ON THE DATE CONCLUSION OF THE LOAN AGREEMENT</p>	<p>FULL COST OF THE LOAN IS _____ (_____) IN MONETARY TERMS AS OF THE DATE OF CONCLUSION LOAN AGREEMENTS</p>
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Individual terms of the consumer credit agreement (loan)		
№ p/n	Condition	Contents
1.	The amount of the loan (loan) or the credit limit and the procedure for its change	_____
2.	Term of the contract, term of repayment of the loan (loan)	Until the date of full actual repayment,
3.	Currency in which the loan is granted	Russian Rubles
4.	Interest rate (interest rates) as a percentage per annum, and when applying a variable interest rate - the procedure for determining it, corresponding to the requirements of the Federal Law of December 21, 2013 No. 353-FZ "On Consumer Credit (Loan)", its value on the date of granting the borrower individual conditions	_____ %
5.	The procedure for determining the exchange rate of foreign currency when transferring funds by the lender to a third party specified by the borrower	Not applicable
5.1.	Indication of the change in the amount of the borrower's expenses when the variable interest rate of the consumer loan (loan) used in the contract increases by one percentage point starting from the second regular payment to the nearest date after the expected date of conclusion of the contract	Missing
6.	The number, amount and frequency (terms) of payments of the borrower under the contract or the procedure for determining these payments	Monthly (annuity) payment. The number, size and frequency (terms) of the borrower's payments are determined in the Payment Schedule (Appendix No. 1).
7.	The procedure for changing the number, size and frequency (terms) of payments of the borrower in case of partial early repayment of the loan (loan)	In case of early repayment, the amount of the future payment decreases, the loan term remains the same
8.	Methods of fulfillment by the borrower of obligations under the contract at the location of the borrower	1. Payment on the Site using a bank payment card of the international payment system Visa or MasterCard, the national payment system MIR 2. Payment using QIWI wallet using the function "Free payment" on the website of the qiwi.ru 3. Payment by bank transfer to the Company's current account 4. Payment at "Euroset", "MTS" and "Beeline" service points 5. Payment via CONTACT money transfer system
8.1.	Free way for the borrower to fulfill its obligations under the contract	Payment via contact money transfer system (free of charge, funds are credited to the account on the next working day, operations are carried out in rubles)
9.	Obligation of the borrower to conclude other contracts	Not applicable
10.	Obligation of the borrower to provide security for the fulfillment of obligations under the contract and the requirements for such security	Not applicable
11.	Purposes of use by the borrower of consumer credit (loan)	
12.	Responsibility of the borrower for improper performance of the terms of the contract, the amount of the penalty (fine, penalty) or the procedure for their determination	For non-fulfillment or improper fulfillment of obligations to repay the loan and / or pay interest on the loan, the Company has the right to charge a penalty in the amount of 20 (Twenty) % per annum for the amount of overdue principal debt under the Agreement in accordance with the Company's Tariffs.
13.	Condition on assignment by the creditor to third parties of rights (claims) under the contract	The company has the right / not the right to assign rights (claims) under a consumer credit (loan) agreement only to a legal entity engaged in professional activities for the provision of consumer loans, a legal entity engaged in the return of overdue debts of individuals as the main activity, a specialized financial company or an individual specified in the written consent of the borrower received by the lender after the borrower has overdue debts under a consumer loan (loan) agreement, if the prohibition on the assignment is not provided for by the legislation of the Russian Federation or the agreement containing a condition on the prohibition of assignment, agreed upon at its conclusion in the manner prescribed by the legislation of the Russian Federation. At the same time, the borrower retains in relation to the new lender all the rights granted to him in respect of the original lender in accordance with federal laws.
14.	Consent of the borrower with the general terms and conditions of the contract	By accepting the Individual Terms and Conditions of the Loan Agreement (including the General Conditions contained on the Company's website www.payps.ru), the borrower confirms that he is fully acquainted with and agrees with the Agreement.
Individual terms of the consumer credit agreement (loan)		
№ p/n	Condition	Contents
15.	Services provided by the lender to the borrower for a fee and necessary for the conclusion of the contract, their price or the procedure for its determination, as well as the borrower's consent to the provision of such services	Not applicable
16.	Method of information exchange between lender and borrower	1. By sending messages by the parties to each other through the Borrower's Personal Account on the Company's website www.payps.ru, login and password for access to which is provided by the Company after the borrower's registration on the site. 2. By sending letters to the postal address of the borrower specified in the application for a loan.

	<p>3. By sending letters to the Postal address of the Company indicated on the Company's website www.payps.ru.</p> <p>4. Using the e-mail addresses of the Company (support@payps.ru) and the borrower (if the address is provided when registering on the Company's website or when concluding a Loan Agreement).</p> <p>5. By sending SMS-messages to the phone numbers communicated by the Client of the Company at the conclusion of the Loan Agreement.</p> <p>6. By phone numbers of the Company listed on the website of the www.payps.ru.</p> <p>7. By sending a notification to the borrower through the mobile application "Calendar". When performing actions aimed at returning overdue debts, the Company has the right to use any of the methods of interaction with the borrower, in accordance with Art. 4 of the Federal Law of July 3, 2016 N 230-FZ "On the Protection of the Rights and Legitimate Interests of Individuals in the Implementation of Activities for the Return of Overdue Debts", including any of the methods specified in this paragraph.</p>
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APPLICATION (OFFER) FOR THE PROVISION OF A LOAN IN THE COMPANY LLC MFTO "LOAN ONLINE"

1.	The person to whom the Application (Offer) is sent, hereinafter referred to as the Company	Limited Liability Company Microfinance Company "Loan Online" OGRN 1127746428171, registration number of the entry in the state register of microfinance organizations 2120177001838, address of the location of the 127083, Moscow, 8 March Street, 1, building 12, floor 10, pam. LVI, com. 2-7 represented by the Director-General
2.	Details of the Company's account for loan repayment	Payee: LLC MFK "Loan Online" INN: 7703769314, KPP: 770301001 BIC: 044525593 Bank account number: 40701810102740000002 Purpose of payment: Repayment of interest loan under the loan agreement No__
3.	The person sending the Application (Offer), hereinafter the Client	NAME Russian Federation series _____ date of issue ____
4.	Validity of the Application (Offer)	_____ (___
5.	Contents of the Application (Offer)	
5.1.	Identification number (Loan Agreement number)	_____
5.2.	Loan amount	_____
5.3.	Loan term	_____
5.4.	Type of loan	
5.5.	Method of obtaining a loan by the Client	Requisites for transfer
5.6.	Interest rate	_____ % for each day of using the Loan
5.7.	The size of the interest rate, starting from the next day after the planned repayment date	_____ % for each day of using the Loan
5.8.	Loan repayment method	Monthly (differentiated) payment, Payment schedule - Appendix No. 1
5.9.	Payment amount	_____
5.10.	Information about the insurance contract	
5.11.	Information on the Borrower's consent to receive other services	
6.	Application, assurances and consents of the Client	

Having carefully read the Rules for granting loans (microloans) of the Company (hereinafter referred to as the Rules) and the General Terms and Conditions of the Loan Agreement, the Tariffs for the "Fulcrum" product, accepting them, this Statement (hereinafter referred to as the Offer) I ask you to conclude a Loan Agreement with me in accordance with the Terms and Conditions on the terms specified by me personally in this Application (Offer).

This Application (Offer) is considered accepted if no later than 7 (seven) working days from the date of its signing by me the Company transfers the amount of the Loan specified in this Application (Offer) to the Account specified in this Application (Offer).

In case of acceptance of this Application (Offer), I undertake to return the amount of the Loan provided and the interest accrued on it for the use of the Loan in the amount and terms provided for by the Terms and Conditions and this Application (Offer).

I understand that the Company has the right not to accept this Offer. I confirm that all information provided by me to the Company is complete and reliable. I am notified that if I withdraw the amount of the Cash Loan from the bank account/bank prepaid card, the bank may charge a fee for cash withdrawals.

In order to issue and repay loans, as well as to verify the eligibility of my possession and use of the Payment Card, I express my consent to make payments using the Payment Card specified in Section 5.5, which are made without my additional order (repetitive operations) according to the parameters originally set and my order (recurring payment).

I express my consent/disagreement to the implementation of Recurring Payments on the following conditions:

Debit funds from the Payment Card, the data of which are specified in Section No. 5.5 of this offer, in favor of the Company to pay the loan debt, pay fines in connection with the delay in repayment of the loan, as well as to verify the eligibility of ownership and use of the Payment Card by me.

Frequency of write-off: the day of repayment of the loan, determined by the loan agreement, or, in case of incomplete repayment of the loan on the day of repayment, any subsequent day.

Validity period of the permit: during the validity of the Agreement, as well as during the validity of any of the concluded loan agreements.

To verify the eligibility of ownership and use of the Payment Card, the Company deducts from the Payment Card account an amount of 1 ruble. This amount is returned by the Company to the Payment Card account within one banking day. In case of successful debiting of the specified amount, the Payment Card is considered confirmed.

I agree that in case of non-fulfillment of my obligations to pay the amount of the Loan and / or the interest accrued on it, the Company applies to the court station at the place of registration of the Company under the jurisdiction established for the corresponding amount of claims. The Client's claims against the Company may be sent to the court according to the rules of jurisdiction established by the legislation of the Russian Federation on consumer protection.

In case of conclusion of the insurance contract, I express my consent to the transfer by the Company of the loan amount minus the amount corresponding to the amount of insurance remuneration (Amount of insurance remuneration). The amount of insurance remuneration is subject to transfer to the details specified in clause 5.10 of the Application (Offer).

I express my consent to the processing in accordance with the Federal Law "On Personal Data" of any personal data at the disposal of the Company, including name, address, passport data, as well as information about me, about my borrowed obligations to the Company and their execution, as well as for their transfer to third parties - to the Credit History Bureau in accordance with the Federal Law "On Credit Histories"; a person to whom the Company may assign the rights of claim from the Loan Agreement or entrust the collection of overdue debts (including collectors - in case of violation by me of the terms of the Loan Agreement); a credit institution that is entrusted with identification or simplified identification on the basis of an agreement. In case of involving other person to carry out interaction with me aimed at returning overdue debts, I express my consent to the notification by the Company by sending an information message to me in the Personal Account of the Company. I also inform you that I have received the consent of third parties specified in the application form for a loan and who are not direct participants in the Loan Agreement to disclose their personal data to the Company.

Withdrawal or cancellation of the Offer sent to the Company is not allowed.

Signed by the Client's ASPD

Signature: __

Appendix No1 to the loan agreement No _____ (Payment schedule)					
Recommended payment date	Payment Date	Payment Amount	Repayment of OD	Repayment %	Remainder of OD
In case of full repayment of the principal debt of the loan during the grace period					
Before					
In case of non-repayment of the principal debt of the loan during the grace period					