



Your individual conditions of loan:

Loan sum:

{{Sum}} rubles

Date of repayment:

{{DateReturn}}

Sum is transferred {{{ZaimInfo}}}.

Sum to repay:

{{SumReturn}} rubles

Overpayment:

{{OverPayment}} rubles

Total cost of consumer loan in
per sent per annum

{{PSK}}

Total cost of consumer loan in
monetary terms

Under the agreement of consumer credit, repayment of which from the moment of conclusion is not more than one year, is not permitted for Microfinancial organization to charge interests for penalty (fine, penalty interests), other responsibilities under the agreement of consumer credit, and other payment services to be provided by Microfinancial organization for an additional cost, from the moment when amount of interest earned, penalty (fine, penalty interests), other responsibilities under the agreement of consumer credit, and other payment services to be provided by Microfinancial organization for an additional cost, would become as double and a half sum of the loan provided.

After borrower – physical person misses the deadline for fulfilling the obligations of repaying loan sum and (or) interests under the agreement of consumer credit that includes the date of repayment no longer than one year Microfinancial organization has right to charge penalty (fine, penalty interests) and other penalties just to the unpaid amount of the debt of borrowed transferred sum.

Individual conditions of loan agreement (consumer credit) № {{DogovorNumber}} of {{Date}}

p/n	Condition	Content of condition
1	Sum of credit (loan) or loan limit and procedure of its changing	{{TK}} rubles
2	Agreement duration, date of credit (loan) repayment	Agreement is effective until both parties fulfill all the obligations under the agreement Date of repayment: {{DateReturn}}
3	Currency in which the credit (loan) is given	Rubles, the currency of the Russian Federation
4	Interest (interests) per sent per annum, when applied variable interest – the way it defines as required in Federal law of 21 December 2013 N 353-FZ “About consumer credit (loan)”, its significance due the date of individual conditions providing to borrower	{{YearPercent}} per sent per annum
5	Procedure for determining foreign exchange rates when lender’s money is transferred to the third party specified by borrower	Not applicable
5.1.	Reference to the changing the sum of borrower’s cost due to increasing the variable interest on one percentage point starting with second next payment on nearest date since the expected date of signing the loan agreement	There is no


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p/n	Condition	Content of condition
6	Quantity, amount and periodicity (date) of borrower's payments under the loan agreement or procedure of their determination	<p>Quantity of payments: 1 One) Date of repayment: {{DateReturn}} Sum to repay: {{SumReturn}} rubles</p> <p>In case of prolonging the date of repayment the quantity of repayments aimed at returning the sum of loan does not change.</p> <p>In case of prolonging the date of repayment date of repayment and sum to repay are specified in supplementary agreement of changing individual conditions of loan agreement (consumer credit)</p> <p>On the occasion of each prolonging the date of repayment borrower pays to lender on date of signing particular supplementary agreement of changing individual conditions of loan agreement (consumer credit): debt (including arrears) on interests payments calculated to the current date, fines (if there is any) for breaching timing of payments, based on interests rates in loan agreement, loan sum, amount of days since the day of transferring the money and the interests repaid before (if there is any).</p>
7	The way of changing the quantity, amount and periodicity (date) of borrower's payments in early partial loan (credit) repayment	<p>When borrower makes early partial payments the amount of upcoming payments are to be recalculated in accordance with actual ending of outstanding amount of loan sum, changed interests and other payments.</p> <p>The way of changing the quantity, amount and periodicity (date) of borrower's payments in early partial loan (credit) repayment is pointed in payment schedule that to be changed after early partial repayment and presented in changed variant in borrower's personal cabinet. Moreover, the dates and amount of upcoming payments are available to borrower in personal cabinet.</p>
8	The ways of performance by the borrower its obligations under the agreement at the location of borrower	<ul style="list-style-type: none"> • payment via Site using bank card of international payment system Visa, MasterCard, MIR • payment via payment system Visa Kiwi Wallet terminal • payment via electronic means of payment of payment system Visa KiwiWallet • payment via electronic means of payment of payment system CyberPlat • payment via system of electronic service PAO SBERBANK SberbankOnline • bank transfer to lender's settlement account
8.1	Free ways of performance by the borrower its obligations under the agreement	<ul style="list-style-type: none"> • payment via system of electronic service PAO • payment via electronic means of payment of payment system CyberPlat • bank transfer to lender's settlement account

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p/n	Condition	Content of condition
9	Obligation of Borrower to conclude other agreements	Not applicable
10	Obligation of Borrower to present the ensuring of the loan agreement fulfillment and demands to this ensuring	Not applicable
11	The aim of using by borrower consumer credit (loan)	{{PurposePayment}}
12	Borrower's responsibilities for improper performance agreement terms, penalty (fine, penalty interests) or the way of its determination	In case of missing the deadline for repaying borrower has responsibilities in the form of fine of 20% per cent per annum that is calculated to the amount of debt existing at the moment of missing the deadline for repaying, the interests to the loan sum continue to charge. The whole sum of fines cannot exceed 20% of loan sum.
13	Condition of assigning rights to the third persons	The possibility of prohibition of assigning rights to the third persons is not established
14	Consent of borrower to general conditions	Borrower agreed with general conditions
15	Services provided by lender to borrower for the extra payment and needed for the loan agreement signing, its cost and the way of definition, and also consent of borrower to having these services	Not applicable .

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p/n	Condition	Content of condition
16	The way of communication between lender and borrower	<p>Parties exchange of text information in electronic form through the following communication channels:</p> <p>a) in decreasing order by preference for using to send information by lender:</p> <ul style="list-style-type: none"> • Personal cabinet • Mobile telephones • E-mail • Sending messages in paper format via postal services • Hand-delivering at the borrower's place of residence <p>b) in decreasing order by preference for using to send information by borrower:</p> <ul style="list-style-type: none"> • Personal cabinet • Mobile telephones 8 (383) 207-98-89 • E-mail: support@lime-zaim.ru • Sending messages in paper format via postal services: 630102, Russian Federation, Novosibirsk, Kirova street, house 48, office 1401 • Hand-delivering at the lender's place of residence : 630102, Russian Federation, Novosibirsk, Kirova street, house 48, office 1401 <p>Parties exchange the voice information through the following communication channels (in decreasing order by preference for using): from the borrower: via phone numbers established in questionnaire. Credit report, open publications (including Internet), from the lender: via any contact data established on lender's site.</p> <p>Borrower entrusts the lender to inform him about debt via all contact data established in questionnaire, in case of it is impossible to make a contact (there is no answer to the statement) via personal cabinet or established phone number lender has right to search the borrower through any third parties stating the reasons for searching the borrower.</p>
17	Jurisdiction of the disputes of the Parties obligations arising out of Loan agreement	<p>Claims of the borrower against the lender on the protection of consumer rights are filed in accordance with the legislation of the Russian Federation.</p> <p>Disputes over the Lender's claims to the borrower arising from this agreement are subject to judicial review within the constituent entity of the Russian Federation at the location of the borrower specified by him in the Individual Conditions or at the place of receipt of the offer by the borrower.</p>
18	Terms and definitions	The terms and definitions mentioned in individual conditions are used in the same meaning as in general conditions
19	Informational communication	Borrower entrusts the lender to inform him about upcoming date of repayment via phone call or sending him message to the contact data mentioned by borrower. The message is considered to be not received. If Borrower does not answer to messages from Lender because of contact data are changed or any other reason, Borrower entrust the Lender to search the Borrowers and transfer the data about execution or non-execution obligations via contacts those Borrower made publicly available

Individual conditions of loan agreement (consumer credit) № {{DogovorNumber}} of {{Date}}		
p/n	Condition	Content of condition
20	Acceptance given in advance	Borrower gives order to bank that serves card to transfer the money from the card that is established in questionnaire and/or Personal cabinet to lender to pay the sum of penalties because of missing the deadline of repaying or coming the date of repayment.
21	Proposal to amend terms of Loan agreement from Borrower	Hasn't been received
22	Services provided by the lender for extra payment those can be chosen by Borrower itself and don't affect the signing the loan agreement, its cost and the way of definition, and also borrower's consent to receiving these services	These services provides to Borrower. Refusal of receiving this service has no negative impact, does not affect the decision to release the loan. Borrower agrees to receive service by extra payment
22.1	Payable service of choosing the money transferring channel	This service is provided additional benefit to the borrower because of reduction of time of receiving money, with no need to visit the bank consequently he can manage the money according his personal aims rapidly. The choice of transferring channel is made at the time of signing of Application for releasing the loan. Borrower agreed to receive this service at an extra cost. The cost of chosen by borrower channel of money transferring: {{PaymentWayCommission}}rubles

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p/n	Condition	Content of condition
22.2	The date of repayment prolonging	<p>Date of repayment is prolonged at {{ProlongPeriod}} calendar days if Borrower enforce obligations in payment of past-due debt under the agreement of consumer credit.</p> <p>The date of repayment prolonging is carried out:</p> <ul style="list-style-type: none"> ●from the date following the date when Lender gets the full payment in fulfillment of conditions mentioned in present paragraph (in case of prolonging of repayment during the period of past due payment appears) ●from the date following the date of loan repayment, agreed in individual terms under the agreement of consumer credit, or supplementary agreement to change individual terms under the agreement of consumer credit, in case the Lender gets the full payment in fulfillment of conditions mentioned in present paragraph (in case of prolonging of repayment during the period of past due payment appears) <p>Borrower are to make payment in accordance with present paragraph, not later than the date specified in supplementary agreement to change individual terms.</p> <p>Borrower obligation to make such payments in accordance with conditions mentioned in this paragraph considered as implemented from the moment entering of means on account of Lender, or from the moment when Lender gets information from operating Credit company about such payment receiving.</p>
23	Information about the transfer of funds to the account of a third party	Not applicable

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p/n	Condition	Content of condition
24	Requisites of the Parties	<p>LENDER: MFC « Lime-Zaim » (LLC) TIN 7724889891 CRR 540501001 630102, Russian Federation, Novosibirsk, Kirova street, house 48, office 1401 s/a 40701810804000000125 In the Siberian branch of PJSC "Promsvyazbank", Novosibirsk BIC 045004816 c/a 30101810500000000816</p> <p>Director General Nefedov</p>  <p>BORROWER: SNP: {{Fio}} Date of birth: {{Birthday}} Place of birth: {{BirthdayPlace}} Passport: {{Passport}} Passport issued: {{PassportOn}} {{PassportBy}} Adres of registraion: {{RegAddress}} Actual residential address: {{FactAddress}} Phone number: {{MobilePhone}} E-mail: {{Email}} IP-address of borrower: {{IpAddress}} Moscow time of signing the individual conditions: {{Time}}</p>