LOAN PROVISION TERMS
for LONG TERM LOAN
Annex No. […], dated […] of
Credit Line Contract No. [contract number], dated […]
/concluded via distance means/

Lender	and	Borrower
Organizația de Microfinanțare "SEBO CREDIT" SRL		**[Given name Surname]**
Registration number (IDNO): 1017600000371		Personal identity number (IDNP): [000000-00000]
Legal address: MD-2001, 63/23 Mitropolit Varlaam Street, 6ᵗʰ Floor, Chișinău, Republic of Moldova		Actual address of the place of residence: [address]
Informative telephone: +373 22 896 897; +373 22 896 895		Borrower's e-mail: [ ] ; Telephone number: [ ]
Lender's email: info@sebo.md; web page: www.sebo.md		Borrower's contact person: [ ]; telephone number: [ ]

expressing their consent freely, without mistake, fraud or duress have agreed on present **Loan Provision Terms:**

Credit Line limit:	[ ] MDL	Potential Credit Line limit:	[ ] MDL
Granted Loan Amount:	[ ] MDL		

Loan Amount:	[ ] MDL	Total amount to be paid by the Borrower:	[ ] MDL
Interest of Loan (for the term of Loan):	[ ]MDL	Late Payment Penalty (per diem):	[ ] %
Annual Percentage Rate:	[ ] %	Cash Provision fee, if Borrower requested Loan Amount in cash instead of bank transfer:	[ ] MDL
Date of full repayment:		Application Review and Acceptance Fee:	[ ] MDL
		Loan Administration Fee:	[ ] MDL

[ ] MDL	**Extension** Management Fee, payable at the moment when extension request of the Borrower was processed.
1 month	**Extension period**, which may be provided by Lender to Borrower based on Borrower's request. In case of extension all payments (instalments) listed in the Schedule should be postponed for Extension period.

Early Repayment Compensation, payable when early repayment is done in accordance with General Terms of the Contract.
In the event of early repayment of the Loan the Borrower shall additionally pay to the Lender a compensation, as follows:

0,5 %	of the amount of the current balance of the Loan repaid in advance, if the period between the date of early repayment and the Payment date of the last instalment payment indicated in the Schedule does not exceed 1 (one) year;
1 %	of the current balance of the Loan repaid in advance, if the period between the date of early repayment and the Payment date of the last instalment payment indicated in the Schedule exceeds 1 (one) year.

Contractual payments may be paid in cash at the Branch or in pay boxes, through direct debit, payment card or bank transfer to the Lender's account, in the payment details specifying 1) In the case of extension: "Extension, Contract number", or 2) In the case of other Contractual payments: "Contract number".

Lender's account for making payment(s):	Organizația de Microfinanțare "SEBO CREDIT" SRL, [account number], [bank]

Loan Provision Terms:

1) has been generated (i) based on Borrower's Application, which has been submitted through the Profile in Portal, and in accordance with assessment of the Borrower's creditworthiness (solvency) at Lender's sole discretion; (ii) only in case Borrower has read, evaluated and accepted General Terms and Lender's offer in the form of pre -contractual information, both made available for Borrower in Profile on Portal;
2) includes definitions declared and regulated by the General Terms of the Contract;
3) is an integral part of the Contract, and shall be implemented by the Parties in accordance with General Terms;
4) is concluded via distance means, which shall be valid without any written signature.

Schedule								
Instalment rate	Payment date	Outstanding part of the Loan Amount, MDL	Loan instalment amount, MDL:	Interest rate payment, MDL:	Instalment amount of Cash provision fee, MDL:	Instalment amount of Loan Administration Fee, MDL:	Instalment amount of Loan Application Review and Acceptance Fee, MDL:	Monthly rate amount, MDL:
1								[rate amount]
2								[rate amount]
3								[rate amount]
4								[rate amount]
5								[rate amount]
6								[rate amount]
7								[rate

							amount]
8							[rate amount]
9							[rate amount]
10							[rate amount]
11							[rate amount]
12					*[the rest of amount] (monthly amount)*	*[the rest of amount] (monthly amount)*	*[repayment] (rate amount}
13							[rate amount]
14							[rate amount]
15							[rate amount]
16							[rate amount]
17							[rate amount]
18							[rate amount]
19							[rate amount]
20							[rate amount]
21							[rate amount]
22							[rate amount]
23							[rate amount]
24					*[the rest of amount] (monthly amount)*	*[the rest of amount] (monthly amount)*	**[repayment] (rate amount}
25							[rate amount]
26							[rate amount]
27							[rate amount]
28							[rate amount]
29							[rate amount]
30							[rate amount]
31							[rate amount]
32							[rate amount]
33							[rate amount]
34							[rate amount]
35							[rate amount]
36					*[the rest of amount] (monthly amount)*	*[the rest of amount] (monthly amount)*	***[repayment] (rate amount}
37							[rate amount]
38							[rate amount]
39							[rate amount]
40							[rate

								amount]
41								[rate amount]
42								[rate amount]
43								[rate amount]
44								[rate amount]
45								[rate amount]
46								[rate amount]
47								[rate amount]
48								[rate amount]

*The Borrower has an option to pay either [amount] MDL for full repayment of loan or to continue paying monthly payment in amount of [amount] MDL. In case of full repayment, the subsequent monthly rates in the Schedule shall not be due.

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