

Appendix №2

To the Resolution

of the CEO of LLMC “AirLoans”

dated 04.08.2017.

*TOTAL VALUE OF THE LOAN UNDER
THE CONSUMER LOAN AGREEMENT*

percent_by_day_text

INTEREST (PER ANNUM)

- The amount of accrued interest shall not exceed the triple amount of the loan.

- Upon occurrence of any delay in discharge of obligations by the Borrower related to repayment of the loan amount and (or) payment of the interest due, the interest shall be accrued only on the outstanding part of the principal amount and until the total amount of the interest payable is equal to the double amount of the outstanding part of the loan. The accrual of the interest for the period from the date when the total amount of the interest payable is equal to a double amount of the outstanding part of the loan, until partial repayment of the loan by the Borrower and (or) payment of the interest due is prohibited.

- Upon occurrence of any delay in discharge of obligations by the Borrower related to repayment of the loan amount and (or) payment of the interest due, the Lender shall have the right to charge the Borrower a penalty (fines, fees) and enforce other remedies only in respect of the principal outstanding amount due by the Borrower.

Individual terms and conditions of the consumer loan agreement

No	Condition	Description
1	Loan amount or loan limit and alteration procedure	# amount # rubles

2	Term of the agreement, maturity date	The Agreement shall be effective from the date of debiting the funds (loan amount) against the Lender's account. The Agreement shall be effective until the Lender and the Customer discharge their obligations in full pursuant to the Agreement. Loan repayment period: ## credit_days ## day from the date of transfer of funds to the Customer (as of the effective date of the Agreement) (Maturity date)
3	Loan Currency	Russian Ruble
4	Interest rate (s) (in percent per annum) or its (their) method of determination	##percent_by_day##% per day accrued on the Loan Amount
5	Method of determination of the foreign currency exchange rate when transferring funds by the Lender to a third party designated by the Borrower	Not applicable

6	<p>Number, amount and frequency of payments by the Borrower under the agreement or method of determination of such payments.</p>	<p>The total amount of the Borrower's payments during the term of the loan agreement: ## credit_amount_and_percent ## rub.</p> <p>Payment schedule: ##interval_table_two##</p>
7	<p>Method of alteration of the number, amount, size and frequency (term) of payments by the Borrower in case of partial early repayment of the loan</p>	<p>The Customer shall have the right to make partial early repayment of the loan without prior notice to the Lender on any day. Partial early repayment of the Loan shall be made subject to the priority of repayment of the outstanding amount under the Loan agreement, contemplated by the General terms and conditions of the consumer loan agreement of LLMC "AirLoans".</p> <p>In case of partial early repayment of the Loan, the Payments schedule which sets forth more than one payment, the amounts received for the repayment of the outstanding amount shall be directed by the Lender proportionally for discharge of the Customer's</p>

		<p>obligations in respect of payments according to the calendar priority.</p> <p>The Customer shall also have the right to make full early repayment of the loan by way of adjustment of the interest, and further agrees to give notice to the Lender at least 30 calendar days prior to the day of anticipated full early repayment in accordance with articles 809 and 810 of part 2 of the Civil Code of the Russian Federation as amended from time to time</p>
8	Methods of discharge by the Borrower of obligations under the agreement at the location of the Borrower	<ol style="list-style-type: none"> 1. Payment by VISA and MasterCard card 2. Payment through QIWI terminal or wallet 3. Payment by electronic money (Yandex Money, WebMoney) 4. Payment in the mobile phone retail stores Euroset and Svyaznoy through Rapida payment system 5. Bank transfer
8.1	Discharge by the Borrower of obligations free of charge under the agreement	<ol style="list-style-type: none"> 1. Payment by VISA and MasterCard card 2. Payment by electronic money (Yandex Money, WebMoney) 3. Payment in the mobile phone retail stores Euroset and Svyaznoy through Rapida payment system
9	Obligation of the Borrower to enter into other agreements	Not applicable
10	Obligation of the Borrower to secure the discharge of obligations under the agreement and the requirements applicable to such security	Not applicable

11	Purpose of disposal by the Borrower of the consumer loan	For personal (urgent) needs.
12	Liability of the Borrower in case of any default under the agreement, the amount of the penalty (fine, fee) or method of determination thereof	In the event of any default by the Customer of terms and conditions of the Agreement (breach of payment term by the Customer), the Lender shall have the right to charge the Customer a penalty at the rate of 20% per annum accrued by the Lender each day on the outstanding principal amount for the relevant period of default in accordance with the General terms and conditions of the consumer loan agreement of LLMC "AirLoans". Payment of the penalty shall not release you from the obligation to repay the Loan and interest accrued in respect of the Loan
13	Assignment of rights (claims) by the Lender to third parties under the agreement	The Lender shall have the right to assign, pledge to any third parties or otherwise encumber fully or partially its rights (claims) under the Loan and / or the Agreement to any third party (including any company that is not a microfinance company).
14	Approval by the Borrower of the General terms and conditions of the agreement	I have read, understood and accept General terms and conditions of the consumer loan agreement of LLMC "AirLoans", effective on the date of signing of the Agreement, and hereby I agree to comply with terms and conditions set forth in such Agreement.

15	Services rendered by the Lender to the Borrower which are charged separately and necessary for execution of the agreement, their price or method of determination thereof, and also the consent of the Borrower to provide such services	Not applicable
16	Method of information exchange between the Lender and the Borrower.	<ol style="list-style-type: none"> 1. By sending communications to each other through the Customer's Personal Account on the website of the Lender, the login and password for access to which is provided by the Lender to the Customer upon registration by the Customer on the website. 2. By sending letters to the postal address of the Customer specified in the Loan application. 3. By sending letters to the postal address of the Lender specified on the Lender's website www.kviku.ru. 4. By using e-mail of the Lender (support@kviku.ru) and the Customer (email specified when registering on the website of the Lender or when entering into the Agreement). 5. By sending SMS and voice messages to telephone numbers provided by the Customer to the Lender when signing the Agreement. 6. According to telephone number of the Lender available on the website of the Lender.
17	Method of receiving funds	To the bank card of the Borrower ## CardNumber ##

18	The rate used to calculate the amount of the interest accrued for disposal of the Loan (in accordance with paragraph 4 of such Individual terms and conditions of the consumer loan agreement)	At the rate specified in paragraph 4 of the Individual terms and conditions of the consumer loan agreement
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Loan offer No ## loan_id ## dated ## loan_date ## (execution of the consumer loan agreement)

Date ##loan_date##

Dear, ## user_fio ##, ## user_birthday ## year of birth

Passport of the national of the Russian Federation: number and series of the passport ## paspnumb ##, issued by: ## paspinfo ##, registered at: ## address ##

Mobile: ## phone ##, email: ## email ##

Bank card number: ## CardNumber ##

By this offer LLMC "AirLoans" (OGRN: 1137746543296, location: ## company_address ##, entered into the State Register of Microfinance Companies on August 08, 2013, registration number 651303045003744) (Lender) proposes to advance the loan to you in the amount of ## real_credit_amount # # rubles for ## credit_days ## days in accordance with the enclosed Individual terms and conditions of the consumer loan agreement. Upon expiry of the term of the loan agreement, the amount that you shall repay to the Lender includes: ## loan_amount ## rubles.

1. LOAN ISSUANCE

1.1 This Offer shall be deemed accepted by you if within 1 (one) Business day from the date of sending this Offer to you, you sign it by special code ## phone_code ## (simple electronic signature) received by you in SMS from the Lender.

1.2 In the event of acceptance of this Offer within 5 (five) Business days, the Loan Amount shall be transferred to the above mentioned bank card.

1.3 By accepting this Offer, you agree to repay the loan amount and the interest accrued thereon (at the rate specified in clause 4 of the individual terms and conditions of the consumer loan agreement) for utilization of the loan in the amount and within the term set forth by this Offer.

1.4 By accepting this Offer, you represent that you have read, understood and agree to be bound by the Individual terms and conditions of the consumer loan agreement and the General terms and conditions of the consumer loan agreement of LLMC "AirLoans", which constitutes an integral part of the Loan Agreement.

1.5 We hereby notify you that if you withdraw your loan amount from your bank account in cash, the bank may charge a fee for withdrawal of such cash.

1.6 You have the right not to accept this Offer.

2. TERMS AND CONDITION OF THE LOAN

2.1 The interest for utilization of the Loan shall be accrued on the amount of the Loan from the date following the date of receipt of the Loan and until repayment of full amount of the Loan. Furthermore, the date of receipt of the Loan shall be the date of debiting the funds (Loan Amounts) against the account of the Lender.

2.2 When determining the interest for utilization of the Loan, the number of days within the year shall be equal to 365/366.

2.3. For the purpose of determination of the outstanding amount for utilization of the Loan, the interest shall be accrued at the rate contemplated in clause 4 of the Individual terms and conditions of the consumer loan agreement.

2.4 In case of failure to make payment within the period specified, the interest shall continue to accrue and charged on the amount of the Loan set forth in Clause 2.3 of this Offer from the date when the Loan amount was due to be repaid up to the date of its repayment to the Lender.

3. LOAN REPAYMENT

3.1. The Loan amount repayment shall be made in accordance with the Payments schedule.

3.2. Early repayment of the Loan shall be made in accordance with the General terms and conditions of the consumer loan agreement of LLMC "AirLoans".

3.3. You shall incur the risks of any payment delays when transferring funds to the Lender through third parties.

3.4. The moment of repayment of the loan shall be crediting of the outstanding amount to the account of the Lender.

3.5. The Lender shall utilize the funds for repayment of the outstanding amount under the Loan Agreement in the following order:

3.5.1. outstanding interest payable;

3.5.2. outstanding principal amount;

3.5.3. penalty (fee) in the amount set forth in accordance with clause 12 of the Individual terms and conditions of the consumer loan agreement;

3.5.4. interest accrued in respect of current payments period;

3.5.5. principal outstanding amount in respect of current payments period;

3.5.6. expenses of the Lender related to discharge of your obligations under the loan agreement

3.5.7. other payments set forth by the laws of the Russian Federation on consumer credit (loan) or under the consumer credit (loan) agreement.

3.6. You agree in accordance with the current tax regulations to pay personal income tax in respect of the income received by you in the form of material benefit in case of any savings on interest as a result of utilization by the taxpayer of borrowed funds when receiving any bonuses (prizes, gifts, release from liability to repay the debt approved by the Lender).

3.7. You understand that in the event that no repayment is made on the maturity date, than your bank card which is used for prepayment, partial repayment or extension of the Loan may be automatically debited for repayment of the outstanding amount to the Lender.

3.8. You agree in accordance with provisions of article 6 of the Federal Law dated June 27, 2011 No. 161-FZ "On National Payment System" to issue the acceptance of the payer to the payment remittance operator (bank or other operator), which is your service provider, for transferring funds subject to the order of the Lender - for the purpose of repayment of your outstanding amount under the Loan Agreement.

4. LIABILITY

4.1. If you fail to make payment of the Loan by the maturity date, the Lender shall have the right to request payment of the penalty in the amount of 20% per annum to be accrued by the Lender on a daily basis in respect of the outstanding principal amount for the same period of breach of obligations under the General terms and conditions of the consumer loan agreement of LLMC "AirLoans".

4.2. Payment of the penalty shall not release you from the obligation to repay the Loan and interest accrued for utilization of the Loan.

4.3. The Lender notifies you that in case of any delay in repayment of the Loan for more than two weeks, he shall have the right to apply to the debt collection agency to recover the outstanding amount through the pre-trial process or file an action with the court for protection of its breached rights and lawful interests.

4.4. The Lender, at its own discretion, may assign its rights to a third party which is not licensed for banking transactions by entering into the assignment agreement. You agree that the third party to whom the rights may be assigned under the assignment agreement shall have the right to request and receive the report regarding you from any credit bureau.

4.5. In the event of any breach by you of your obligations to repay the Loan, the Lender in accordance with the Federal Law dated 30.12.2004 № 218-FZ "On Credit Histories" shall provide the details of the delay in repayment of the loan to the credit bureaus.

4.6. If you fail to make payment of the Loan on the maturity date, you agree to pay a fee for the delayed payment in the amount of ## interval_payment_fine_amount ## rubles. This fee shall be utilized for discharge of obligations in respect of the outstanding amount due to the Lender.

5. MISCELLANEOUS

5.1. All disputes that may arise between the Lender and the Customer shall be settled by the court.

5.2. According to the Article 32 of the Civil Procedure Code of the Russian Federation, the Parties have agreed that in case of any default by the Borrower under the Loan Agreement the Lender shall have the right to file an action depending on the amount of the claim with Babushkinsky District Court of Moscow or the Magistrates' court of the Court District No. 329 of Losinoostrovsky district to enforce recovery of the outstanding amount under the Loan agreement against the Borrower.

5.3. The claims against the Lender may be filed with the court according to the rules of judicial jurisdiction over cases set forth by the laws and regulations of the Russian Federation regulating the protection of consumer rights.

5.4. Pre-trial dispute settlement procedure is prohibited.

5.5. In the event of any breach by you of any obligations and in case the Lender files any action with the court, the procedure of recovery of the outstanding amount (principal outstanding amount, interest and penalty) may be enforced subject to the issue of the court order.

5.6. The Parties agreed that the addresses set forth by them in the Agreement shall be treated and declared by the Parties as lawful addresses that may be used by the Parties as addresses for communication purposes hereunder, and for giving notices to each other in case of dispute resolution by way of negotiation/judicial disputes and waiving subsequently the right of any Party to refer to impossibility of receiving communications at the specified address (including but not limited to communications sent in case of dispute resolution by way of negotiation/judicial dispute and legal proceedings).

Loan policies and procedures

Appendix №1

To the resolution

of the General Director
of LLC MFK "AirLoans"
dated June 30, 2017

Loan disbursement and maintenance policies and procedures of Limited Liability Company MFK "AirLoans".

The said Policies and procedures have been executed to regulate the relationship arising between LLC MFK "AirLoans" (hereinafter - the Lender) and an individual acting as a borrower (hereinafter - the "Customer") in connection with provision of the loan to the Customer for the purpose of purchasing goods and services, and the no-purpose loan.

The policies and procedures contain the list of rights and obligations under the loan agreement, and the information necessary for proper compliance with terms and conditions of the Agreement.

Section 1. Defined terms

Capitalized terms contained herein will have the meanings ascribed below:

Acceptance means the acceptance by the Customer of terms and conditions of the Offer, evidenced by signing the Individual Terms and Conditions of the Consumer Loan by special sms code (simple electronic signature);

Personal Details Form (application) means a document containing information regarding the Customer provided personally by the Customer when registering on the Website and evidencing the intention of the Customer to receive certain amount of the loan;

Payment schedule means a document containing information regarding the amounts to be paid by the Customer and maturity dates on which payment is due, for the purpose of repayment of the outstanding amount by the Customer (dates and amounts of regular payments);

Loan Agreement (hereinafter – "Agreement") means a loan (micro-loan) agreement entered by and between the Lender and the Customer by way of acceptance by the Customer of the Offer of the Lender.

Outstanding amounts means all amounts payable by the Customer to the Lender under the Agreement, including the Principal debt, the amount of accrued but outstanding interest on the loan, the amount of the imposed penalty and liquidated damages;

Loan or Micro-Loan means the funds in the currency of the Russian Federation provided by the Lender to the Customer in accordance with the Loan Agreement;

Personal Customer Account means an electronic resource of the Customer on the Website, designated for communication between the Customer and the Lender, access to which is provided by way of login and password authentication;

Customer (borrower) means an individual that entered into the Loan Agreement with the Lender subject to the Offer, set forth in the application;

Lender means Limited Liability Company MFK "AirLoans", OGRN 1137746543296, registration number in the state register of microfinance entities 651303045003744, located at: Russian Federation, 123317, Moscow, Presnenskaya nab. 8, block 1, 511M;

Partner Entity means a legal entity that acts as a partner of the Company for the purpose of securing execution and discharge of the Loan;

Principal Debt means the Loan advanced by the Lender to the Customer, to be repaid (unpaid) by the Customer;

Offer means a document sent by the Lender to the Customer, containing an Individual Offer to enter into the Loan Agreement subject to terms and conditions of these Policies and Procedures or the offer to renew the term of the Loan Agreement;

Offer to amend terms and conditions of the Agreement means a document containing the offer of the Lender to the Customer to renew the term of the Loan Agreement, to restructure the outstanding amount under the loan agreement; to be executed under the application of the Customer to amend terms and conditions of the Agreement.

Perspective Customer means an individual intending to enter into the loan (micro-loan) agreement with the Lender;

Confidentiality Policy means the confidentiality policy of the Lender which describes storage and processing of personal data of Customers and Perspective Customers;

Restructuring means alteration of terms and conditions of the Loan Agreement, in particular: the term of the Loan (renewal thereof), the amount of interest to be paid for utilization of the Loan, current outstanding amount of the Customer, and execution of the Payment Schedule;

Website means an Internet page of the Company located at www.kviku.ru

Section 2. Loan application procedure

2.1 The Company shall review the applications for the Loan only upon compliance with the following terms and conditions:

The Perspective Customer is the national of the Russian Federation and is not a foreign public officer, an officer of the public international entity, or a person filling in (holding) a public office in the Russian Federation, the office of the member of the Board of Directors of the Central Bank of the Russian Federation, the office of the federal public service, appointment on and dismissal from which is exercised by the President of the Russian Federation or the Government of the Russian Federation, the office in the Central Bank of the Russian Federation, the state corporation and another entity established by the Russian Federation under the federal laws, included into the lists of offices determined by the President of the Russian Federation;

The Perspective Customer shall be 18 (eighteen) years old;

The Perspective Customer shall have permanent registration in the Russian Federation.

2.2 The Agreement shall be entered by way of acceptance by the Customer of the Offer of the Lender.

2.3 The Loan may be advanced to the Customer, that has filed the Application for the loan for the first time, in the amount not exceeding 15,000 (fifteen thousand) rubles. The Customer may, on case-by-case basis, enter into a new Loan Agreement with the Lender before repayment of the outstanding amount under previously entered agreement.

2.4 The amount and the term of the Loan Agreement shall be set forth by the Lender in the Offer on the basis of the Application of the Customer.

2.5 The Customer undertakes to repay the advanced Loan Amount in the manner and on the maturity dates contemplated by the Contract and pay the interest accrued thereon under the Agreement for utilization of the Loan.

2.6 The Perspective Customer intending to borrow the Loan shall register on the Website or on the website of the Partner by completing the Personal Details Form available on the Website. Furthermore, the Perspective Customer agrees to provide the Lender with the following information: last name, first name, middle name; gender; date and place of birth; address of the place of residence (registration) or location; SNILS or INN (if required); details of the national and foreign passports (if required); mobile phone number; email; personal data from social networks.

2.7 The Perspective Customer agrees that the Lender may process his personal data, which he at his discretion, independently and for his benefit transfers to the Lender through the Website, SMS, verbally and in writing using any means of communication in accordance with the Federal Law dated July 27, 2006 No. 152-FZ "On Personal Data". Furthermore, the processing of personal data means any action (transactions) or multiple actions (transactions) using automation devices or without using such devices with personal data, including collection, recording, systematization, accumulation, storage, improvement (updating, modification); extraction, utilization, transfer (distribution, provision, access), including transfer to third parties (including legal entities) acting under agency agreements or other agreements, concluded by them with the Lender, including in case of any default and / or improper performance of obligations by the Customer under the Loan Agreement for the purpose of performance by such persons of actions designated for recovery of any outstanding amounts under the agreement), depersonalization, blocking, deleting and destruction of personal data, and in respect of cross-border data transfer.

2.8 The Perspective Customer agrees to use personal data for the purpose of entering into the Loan Agreement or refuse to provide the Loan, and for subsequent recovery of funds in legal proceedings or pre-trial proceedings in the event of any breach by the Customer of his obligations under the Loan Agreement. The Perspective Customer agrees that in the event of any breach of his obligations under the Loan Agreement, the Lender shall have the right, in case of recovery of funds in the pre-trial proceedings, to deal with the third parties, which include family members, relatives, other persons residing with the Customer, neighbors and any other individuals. In this case, the third party shall have the right to refuse to communicate with the Lender.

2.9 The Perspective Customer agrees that the Lender shall have the right to use all personal data received until proper performance by the Customer of his obligations in full under the Loan Agreement. The Customer shall have the right to withdraw consent to use his personal data by sending the application to the Lender in simple written form upon full repayment of the current Loan. The Perspective Customer agrees to receive from the Lender promotional materials and information regarding services and special conditions of the Lender.

2.10 The Perspective Customer also agrees that the Lender shall have the right to request information regarding him in order to determine his solvency from any third parties.

2.11 The Perspective Customer agrees that the Lender shall have the right to request and receive the report regarding him from any credit bureau. The Lender shall have the right to choose any credit bureau at his discretion. The Perspective Customer agrees that in case of any alteration of his personal data, the period of one month set forth in paragraph 10 of article 6 of the Federal Law "On Credit Record", shall be renewed.

2.12 The Perspective Customer shall verify the accuracy of the contact details by activating in the Personal Customer Account on the Website of the special code sent by the Lender to the Perspective Customer to the mobile phone specified by the Customer when completing the Personal Details Form (registration) on the Website or on the website of the Partner Entity. This special code is unique and constitutes simple

electronic signature in accordance with the provisions of Federal Law No. 63-FZ dated April 6, 2011 "On Electronic Signatures".

2.13 In case the Perspective Customer agrees to borrow the Loan on the said terms and conditions, he shall verify his consent to sign the Agreement using the tools of the Personal Customer Account on the Website or on the website of the Partner Entity.

2.14 The Parties to the Loan Agreement, the Customer and the Lender, have agreed that, in accordance with paragraph 2 of article 160 of the Civil Code of the Russian Federation, the Offer with the identification information in respect of the Customer (passport details of the national of the Russian Federation, mobile phone number, e-mail, residence (registration) address or place of location, SNILS or INN), and special SMS code, shall be deemed to have been properly signed by the Customer in person (total identification information).

2.15 The Lender shall have the right to engage third parties (agents) for the purposes of simplified, and full identification of the Customer. The Loan Agreement enters into force only upon execution of simplified or complete identification of the Customer by the agent of the Lender.

Section 3. Application review procedure

3.1 The Lender shall approve resolution on provision or refusal to provide the Loan in the amount and on terms and conditions set forth in the Offer, not later than 1 (one) business day from the date of publishing the Application of the Perspective Customer on the Website or on the website of the Partner Entity.

3.2 The resolution on provision or refusal to provide the Loan is approved by the Lender under the completed Application by the Perspective Customer, and any additional information provided by the Perspective Customer.

3.3 The Lender shall have the right to refuse to advance the loan to the Perspective Customer, in the following cases:

- if the Lender has sufficient grounds to believe that the Loan will not be repaid by the maturity date, since the information provided by the Customer evidences the possibility of insolvency of the Customer;
- in case of failure of the data on the Perspective Customer to meet the requirements for provision of the Loan, set forth by the Policies and Procedures;
- information provided by the Perspective Customer shall not be relied upon;
- the Perspective Customer has outstanding debts to be paid to the Lender for the previously advanced Loan (including the outstanding Loan amounts, the maturity of which has not occurred as of the date of the Customer's application for another Loan);
- the Customer's credit record contains information regarding improper discharge by the Customer of his obligations under the Loan / Facility agreements.

3.4 The Lender shall notify the Perspective Customer of the resolution to advance the Loan or refuse to enter into the Loan Agreement with the Perspective Customer by any means, including via email of the Perspective Customer set forth in the Application.

Section 4. Loan provision procedure

4.1 In case of the positive resolution by the Lender on provision of the Loan to the Perspective Customer, the Lender shall provide the Loan to the Customer for purchase of goods / services or no-purpose / special purpose loan and shall register the goods / service or transfer the loan amount to the bank account, the Customer's bank card specified in the Application or virtual card, issued in the name of the Customer.

4.2 Registration of goods / services, if available on the date of purchase, shall be made within 1 (one) Business day from the date of the positive resolution to advance the Loan. In the event the Customer accepts the Offer in respect of the no-purpose loan, the Loan Amount shall be transferred to the bank account / bank card of the Customer specified in the Personal Details Form - Application within 5 (five) Business days. In case the loan is provided for personal (urgent) needs, the Loan may be transferred to a virtual card issued in the name of the Customer. When transferring the loan to a virtual card, the loan limit shall be activated upon first purchase through the card in the amount of up to 1 000 rubles and in case no current outstanding amounts are owed to the Lender.

4.3 The date of provision of the Loan to the Customer (the date of execution of the Loan Agreement) shall be the date of debiting the account of the Lender or the deposit account of the Lender in the Partner Entity for the amount of the cost of goods / service or for the amount of no-purpose / special purpose loan advanced under the Loan Agreement.

4.4 Purchase of goods / service or crediting of the no-purpose / special purpose loan shall be deemed full and unconditional acceptance of the Offer.

4.5 All payments under the Loan Agreement entered into by and between the Lender and the Customer shall be made exclusively by wire transfer.

Section 5. Interest accrual procedure

5.1 The grace period in respect of certain types of loans shall be determined at the discretion of the Lender from 7 to 50 calendar days. During the grace period, the interest accrued on such loans shall be 0% per day. Upon expiry of the grace period, interest shall be accrued for the entire period of the loan (including the grace period).

5.2 When calculating interest for utilization of the Loan, the number of days in the year shall be equal to 365/366.

5.3 The interest applied to determine the outstanding amount for the use of the Loan may be from 0.1% to 1.1% per day of the Loan amount, depending on individual customer scoring and type of loan. The full cost of the Loan may be from 29% to 401.5% per annum, depending on individual customer scoring and type of loan.

5.4 In case the Customer fails to repay the amount of the Loan before maturity date, the interest shall continue to be accrued and shall be paid in the amount set forth in paragraph 5.3 of the Policies and Procedures from the date the maturity date until repayment of the loan to the Lender.

Section 6. Loan Repayment

6.1. The Loan shall be repaid by single payment upon expiry of the term of the Loan (or partial payment as of the date of the regular payment) set forth in the Agreement and shall include the Principal Debt and accrued interest according to the procedure contemplated in Section 5 of the Policies and Procedures.

6.2 Loans granted on terms and conditions set forth in the Policies and Procedures may be repaid by the Customer earlier, in whole or in part.

6.3 Early repayment of the Loan to be made by single payment, which includes the Principal Debt and the interests determined in accordance with paragraph 4 of the Individual Terms and Conditions of the Loan Agreement.

6.4 In the event no repayment is made on the date of the regular payment, the Customer's bank card that is used for prepayment, partial repayment or freezing of the Loan may be automatically debited for repayment of the debt to the Lender.

6.5 The Customer shall assume the risks of delayed payments when transferring funds to the Lender through third parties. In order to avoid any delay in payment, the Lender recommends to transfer the funds for repayment of the loan in advance.

6.6 The moment of repayment of the loan shall be the transfer of the outstanding amount to the Lender's account.

6.7 The Lender shall transfer funds to repay the outstanding amount under the Loan Agreement in the following order:

- outstanding interest;
- outstanding principal debt;
- liquidated damages;
- interest accrued for current payments period;
- amount of the principal debt for current payment period;
- Lender's expenses incurred in connection with discharge of obligations under the loan agreement;
- other payments set forth by the laws of the Russian Federation regulating disbursement of consumer credit (loan) or the consumer credit (loan) agreement.

6.8 If the Customer intends to renew the term of the Loan Agreement or the loan limit in respect of the loan, he shall have the right before expiry of the term of the Loan to submit the Application to the Lender under which the Lender will execute the Offer to amend terms and conditions of the Agreement and will give it to the Customer using the Personal Account on the Website. The condition for renewal (extension) of the Loan Agreement shall be payment by the Customer of additional interest. The execution of the addendum on alteration of the credit limit in respect of the virtual card shall not be paid by the Customer.

6.9 Such additional interests shall be accrued on the balance of the Loan Amount (Principal Debt) and may range from 0.1 to 1% per day.

6.10 From the moment of crediting the said amounts (additional interests) to the account of the Lender and giving notice of crediting thereof by the Company to the Customer by e-mail or SMS, the Loan Agreement shall be deemed renewed for the term set forth by the Lender in the Offer to amend terms and conditions of the Agreement. Payment by the Customer of the cost of renewal of the Loan Agreement shall be made by single payment within the period not exceeding one day from the date of acceptance by the Customer of the Offer to renew the loan agreement.

6.11 Furthermore, the date of repayment of the amount of the Loan and the interest for utilization of the Loan may be postponed for not more than 15 (fifteen) calendar days. The number of renewals is unlimited.

6.12 If the Customer breaches the payment order contemplated by the Payments Schedule and made only partial repayment of the Outstanding amount, the remaining part of the principal debt shall be subject to penalties (according to Section 7) from the date following the date when the payment was to be made in accordance with the Payments Schedule, and until the date of discharge by the Customer of his obligations to pay the Outstanding amount inclusive.

6.13 If the Customer fails to make any payments within 15 (fifteen) calendar days in accordance with the payment order contemplated by the Payments Schedule, the Lender shall have the right to demand the total remaining Outstanding amount in accordance with paragraph 811 of the Civil Code of the Russian Federation.

6.14 In the event of return of goods / services, the obligation to repay total Loan Amount may be reduced by the amount of the funds returned to LLC IFK "AirLoans". In the event of failure to appear, cancellation, termination or exchange of the air ticket, the obligation to pay the total Loan Amount to LLC IFK "AirLoans" shall remain in force. The application for refund or exchange of goods / services (including air ticket) shall be submitted by the Customer. Reservation of the hotel room, executed in installments, may not be canceled.

Section 7. Liability of the Customer

7.1 In the event the Customer fails to make payment of the Loan on the maturity date, the Lender shall have the right to demand from the Customer who executed the Loan Agreement to pay liquidated damages at the rate of 20% per annum.

7.2 Payment of the penalty shall not release the Customer from discharge of obligations to repay the Loan and interest accrued thereon.

7.3 In case the Customer delays repayment of the Loan for more than two weeks, the Lender shall have the right to request the collection agency to recover the outstanding amount from the Customer in pre-trial proceedings or to file an action with the court for protection of breached rights and lawful interests. Depending on the court order, the restriction to travel outside the Russian Federation may be imposed on the Customer.

7.4 The Lender, at his own discretion, without the consent of the Customer, may assign his rights to a third person acting without the license for banking transactions by execution of the assignment (cession) agreement. The Perspective Customer agrees that the third party acting as assignee under the cession agreement shall have the right to request and receive reports regarding him from any credit history bureau.

7.5 In addition, in the event of any breach by the Customer of the obligations incurred in connection with repayment of the Loan, the Lender may transfer the information regarding any failure to repay the Loan to the credit bureaus.

Section 8. Dispute Resolution

8.1 All disputes and disagreements that may arise between the Company and the Lender shall be referred to the court. In accordance with Article 32 of the Code of Civil Procedure of the Russian Federation, the Parties agreed that in the event of any default or improper performance by the Borrower of obligations under the Loan Agreement, the Lender shall have the right to file an action for recovery of the outstanding amount under the Loan Agreement from the Borrower depending on the amount of the claim with Babushkinsky District Court of Moscow or the Magistrates' court of the Court District No. 329 of Losinoostrovsky district. The claims of the Customer against the Lender may be filed with the court according to the rules of judicial jurisdiction over cases set forth by the laws and regulations of the Russian Federation regulating the protection of consumer rights. Pre-trial dispute settlement procedure is prohibited by the parties.

8.2 The Lender and the Customer agree that in the event that the Customer fails to discharge his obligations under the Loan Agreement and the Lender files an action with the court, the procedure of recovery of the outstanding amount by the Lender from the Customer may be enforced subject to the issue of the court order.

8.3 The Parties agreed that the addresses set forth by them in the Loan Agreement shall be treated and declared by the Parties as lawful addresses that may be used by the Parties as addresses for communication purposes under the Loan Agreement, and for giving notices to each other in case of dispute resolution by way of negotiation/legal proceedings and waiving subsequently the right of any Party to refer to impossibility of receiving communications at the specified address (including but not limited to communications sent in case of dispute resolution by way of negotiation/judicial dispute and legal proceedings).

Section 9. Policies and procedures amendment procedure

9.1 The Policies and Procedures, as may be updated from time to time, to be approved by the General Director of the Company and published for consideration by all interested persons in accordance with the current laws of the Russian Federation.

<p>Lender</p> <p>Mintos Finance Estonia OÜ Registry code 12807141 Registered office: Soprase pst 145, Kristiine district, Tallinn city, Harju county, 1341, Estonia Email: martins.valters@mintos.com</p> <p>For payments in euro (EUR) and in Russian rouble (RUB): Beneficiary Bank: AO Baltic International Bank Beneficiary Bank Account Number (IBAN): LV04BLIB1001025776008 SWIFT/BIC Code: BLIBLV22 Account holder: Mintos Finance Estonia OU</p>	<p>SPV</p> <p>SIA Mintos Finance Registration number 40203022549 Registered office: Skanstes iela 50, Riga, LV-1013, Latvia duly represented by its member of the management board Mr. Martins Valters, under the law Email: martins.valters@mintos.com</p> <p>For payments in euro (EUR) and Russian rouble (RUB): Bank: AO Baltic International Bank Acct. LV97BLIB1001024973017 SWIFT/BIC Code: BLIBLV22 Bank's Address: Kaleju St.43, Riga, LV-1050, Latvia</p>
<p>1. Maximum amount and currency of the Loan:</p>	<p>EUR [●] ([●] euros and [●] cents) <i>Or</i> RUB [●] ([●] Russian roubles)</p>
<p>2. Term of the Loan:</p>	<p>[●]</p>
<p>3. Interest rate:</p>	<p>fixed, [●]% per annum</p>
<p>4. Source of Repayment:</p>	<p>Partner's Loan (ID [●]) issued to the Partner</p>

This Loan Agreement constitutes the integral part of the Cooperation agreement on issuance of loans No 05/2019-L2 of 18 February 2019 concluded by and between the Lender and SPV as the borrower.