

Credit Line Contract No. [contract number]
SECTION I: SPECIAL TERMS

Date:					
Lender			Borrower		
"DINDIN MONEY S.L." Registration number: Registered at the Commercial registry of Madrid under Volume 34.993, book, 49, sheet M-629318. VAT: B-87617635 Legal address: Calle Isla Graciosa 1 Planta Segunda, Puerta 5 28703 San Sebastian de los Reyes			[Given name Surname] Identity number: [00.000.000-0] Date of birth: [..] Declared address: [address] Actual address of the place of residence: [address] Borrower's Telephone number: Borrower's work place /name, address, Telephone number: Borrower's e-mail address: Current account: [account number], [bank]		
Authorised representative:			Borrower's e-mail address:		
E-mail address:			Current account: [account number], [bank]		
Informative telephone:					
The Lender and Borrower expressing their will freely, without mistake, fraud or duress, enter into the present Credit Line Contract (hereinafter referred to as "Contract") and agree on following:					
Key Provisions					
	Credit Line limit:	[] EUR		Potential Credit Line limit:	[] EUR
	Granted Loan Amount:	[] EUR			
Loan Provisions					
	Loan Amount:	[] EUR		Date of full repayment:	
	Interest rate per annum:	[] %		Total amount to be paid by the Borrower:	[] EUR
	Opening Commission:	[] %		Late payment interest:	[] %
	Annual Percentage Rate (APR):	[] %			
Schedule					
Payment date	Outstanding part of the Loan Amount, EUR	Payment of instalment, EUR:	Interest payment, EUR:	Payment in total, EUR:	
Extension Period (calendar days) and Extension commission, EUR or %:					
[7.14.30]	Amount of the Extension Commission is payable at the moment when extension request is processed.				
Contractual payments may be paid (i) through debit or credit card, (ii) through debit mandate, or (iii) through 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 details for making payment:					
	DINDIN MONEY S.L., [account number], [bank]		DINDIN MONEY S.L., [account number], [bank]		
	DINDIN MONEY S.L., [account number], [bank]		DINDIN MONEY S.L., [account number], [bank]		
The Borrowers by concluding the present Contract confirms that: 1) the Contract consists of the Section I "Special Terms" (hereinafter -Special Terms) and Section II "General Terms" (hereinafter -General Terms), which shall be implemented by the Parties; 2) the information regarding the Borrower specified in Special Terms is correct and true; 3) the Telephone number and the Borrower's e-mail address indicated in Special Terms and Borrower's Profile may be used as the means of identification of the Borrower and as the means of communication with the Borrower, including, for the Borrower to propose amendment of the Credit Line limit or Contract, and granting of the Loan Amount, for the Lender to propose the amendments in provisions of Special Terms or General Terms to the Borrower, for the Borrower to approve or reject such amendments, and for the Lender to grant the respective Loan(s) to the Borrower in the manner specified by Borrower; 4) the Lender has introduced the Borrower with all information as defined by Standard Template and all conditions stipulated in the Contract, including but not limited with the provisions of the Loan granting and repayment, Interests of Loan and Penalty interests estimated, all other Contractual payments, Borrower's personal data processing procedure, such provisions duly reflects the interests of the Borrower and the Borrower is fully aware of the liabilities derived from the Contract (as well as of the obligation to pay the payments outstanding until this day, if any); 5) the Borrower is legally capable to act and not under influence of alcoholic, narcotic and/or psychotropic substances.					
Lender			Borrower		
[Given name] [Surname]			[Given name] [Surname]		

IMPORTANT! PLEASE REMEMBER TO PAY YOUR LOAN ON TIME TO AVOID PAYMENT OF PENALTIES FOR DELAY. IF YOU CAN NOT PAY ON TIME CONTACT US ON THE 912909963 - 676379153 TO FIND THE BEST SOLUTION.

SECTION II

GENERAL TERMS

Clause 1.- Definitions:

- **Contract:** the present Credit Line Contract concluded between the Parties which comprises Section I: Special Terms (hereinafter -Special Terms) and Section II: General Terms (hereinafter -General Terms) as well as any amendments and/or annexes thereto;
- **Application:** the application for requesting a Loan up to the Credit Line limit, which is submitted by the Borrower to the Lender in accordance with the Contract;
- **Lender's account:** any current account of the Lender specified in Special Terms, available on the Portal and/or at the Branch, if any in which the Borrower can perform the transfer of the Loan(s) and other Contractual remunerations;
- **Borrower's account:** any current account of the Borrower specified in either (i) the Contract, (ii) personally stated at the Branch, (iii) personally stated by means of a phone call from the Telephone number or; (iv) expressly stated in the client's Profile, as well as any current account used by the Borrower to make a transfer of any of the Contractual payments to the Lender's account;
- **Party or Parties:** Borrower and/or Lender jointly and severally referred in the Contract;
- **Credit Line limit:** the maximum amount specified in Key Provisions of Special Terms, up to which the Borrower can submit Applications for the utilization of Loans under this Contract;
- **Loan:** the monetary means provided by the Lender to the Borrower in accordance with the Contract;
- **Loan Amount:** the amount of monetary means defined in Loan Provisions of Special Terms, which is provided by the Lender to the Borrower in accordance with the Contract;
- **Long Term Loan:** are Loan(s) for period of (3) three up to twenty-four (24) months;
- **Granted Loan Amount:** the total amount of the Loan(s) actually provided by the Lender to the Borrower under the Contract and in the amount as defined by the Key Provisions of the Special Terms, which was provided to the Borrower upon the conclusion of the Contract, or afterwards, based on the Borrower's Application(s) within the Credit Line limit;
- **Date of full repayment:** the date specified in Loan Provisions of the Special Terms, when the Borrower has to make full repayment of the Granted Loan Amount;
- **Borrower's e-mail:** the Borrower's electronic mail address specified in the Contract, or any other electronic mail address subsequently communicated to the Lender in accordance with the Contract, where the Borrower is its only user;
- **Branch:** any structural unit where Lender or Lender's accepted partners (if any) carries out its lending / crediting activity. The list of Branches (if any) is available on the Portal;
- **Standard Template:** the standard European Consumer Credit Information Form, as established by Law;
- **Contractual remunerations:** the remunerations payable by the Borrower to the Lender in connection with any Loan provision and maintenance (monitoring, recording, performing operations, etc.) and additional services, including Interests of Loan, Penalty interests and Fees and costs in accordance with the Contract and Lender's pricelist available on the Portal;
- **Total amount to be paid by the Borrower:** the total cost of the Loan(s) shall be calculated at the conclusion date of the present Contract or submission date of the respective Application and includes the total value of the Annual interest rate and the total value of the Fees and costs (Opening Commission) which the Borrower must pay in accordance with the Contract. Total amount to be paid by the Borrower exclude the Late payment interest, One-time penalty, Cash Provision fee, if any and Opening Commission (for every next Loan if requested) and Extension commission, as well as any fees payable to third parties for the transferring/ receiving the Loan amount to the Borrower's account, as such fees depends on Borrower's actions and are not known by the Lender at the date of the conclusion of the Contract;
- **Payment date:** the day of the payments defined by the Special Terms as Payment date, in case of partial payments, or Date of full repayment, up to which the Borrower must make to the Lender the full repayment of the Granted Loan Amount or outstanding part of the Granted Loan Amount, as well as all applicable Contractual remunerations;

- **Payment term:** time period from the date when the Loan was provided to the Borrower up to the Payment date or last day of the Extension Period;
- **Late payment interest:** the penalty (interest) in case of breaching the Payment term at the rate as defined by Loan Provisions of the Special Terms of the outstanding Loan amount, Interest of Loan and all other outstanding Contractual remunerations if any and payable in accordance with the Clause 5.2.1 of the General Terms;
- **One -time penalty:** the penalty (interest) in case of breaching the Payment term at the rate as defined by Loan Provisions of the Special Terms of the principal amount of the Granted Loan Amount subject to payment in accordance with Clause 5.2.2 of the General Terms;
- **Extension Period:** the Time period requested by the Borrower and provided by the Lender in case the Payment date was extended and starts in next day after the Payment date in case the Extension commission was paid due to the Payment date or in day when the Lender has received the Extension commission if the Payment date is overdue and ends in the last day of extension as defined in Special Terms;
- **Extension commission:** fee subject to payment for covering the administrative and other expenditures incurred by the Lender to accommodate the request of the Borrower of the extension of the Payment date as defined in Special Terms;
- **Portal:** the Lender's website (currently having a domain name so-called www.dindin.es), where the Borrower is identified through its Profile and which ensures the mutual communication and information exchange between the Parties with respect to the Contract;
- **Potential Credit Line limit:** the Loan (s) amount limit specified by Key Provisions of the Special Terms, to which the Credit Line limit might be increased based on the Applications and at the discretion of the Lender;
- **Annual interest rate:** annual interest rate indicates the amount of payment for the provision of the Loan, which is specified in Loan Provisions of the Special Terms of the Loan Amount declaring that there are 365 days in the year;
- **Annual Percentage Rate (APR):** The total cost of the Loan expressed as an annual percentage of the total value of the Loan(s) awarded in accordance with the Contract, which is defined and calculated in accordance with Law, and which is indicated in Loan Provisions of the Special Terms;
- **Profile:** the personal interface created on the Portal by the Borrower, where the latter can access the information with respect to the Contract and any other offers for products and services made available by the Lender. The Profile can be accessed by the Borrower by inserting the e-mail and relevant password;
- **Telephone number:** any telephone number specified in the Contract, Profile and/or Branch (if any), or any other telephone number subsequently communicated to the Lender in accordance with the Contract, where the Borrower its only user;
- **Law:** The laws of the Kingdom of Spain. In addition, as appropriate, this Contract, shall be subject to the 16/2011 of 24th June Act regarding Consumer Credit, the 22/2007 of 11th July Act regarding the Distance Marketing of Financial Services for Consumers, as the case may be, the 34/2002 of 11th June Act regarding information society services, and the Royal Legislative Decree 1/2007 of 16th November, regarding the approval of the general Law for the Protection of Consumers and Users, as well as, any other general legislation that may be applicable.

Clause 2.- Regulation

- 2.1. The Contract shall be governed by the present General Terms and the Special Terms in accordance with Law. In case the respective regulation mentioned in the definition of "Law" have been amended, modified, fully or partly replaced with different one, the provisions of latter shall be applicable to the present Contract and Parties should not conclude additional amendment to the Contract for this respect.
- 2.2. In addition, the Borrower expressly states that, prior to the conclusion of the Contract the Lender provided for the Borrower the pre-contractual information (i) as defined by Standard Template, (ii) in relation with the process of the Borrower's personal data and (iii) about the settlement of Contractual payments as well as (iv) about the legal consequences arising from the conclusion of the Contract by distance means which are the same as the Contract would be concluded handwritten.

Clause 3.- Provisions of the conclusion of the Contract by distance means

- 3.1. The Contract can be concluded through the post, internet (Profile on Portal), Borrower's email or telephone by using the Telephone number as well as by using any other available intermedium.

3.2. To ensure the identification of the potential Borrower and conclusion of the Contract the following personal data may be requested and obtained from the potential Borrower:

- 3.2.1. Name and surname/ middle name (if any);
- 3.2.2. Date of birth;
- 3.2.3. D.N.I./N.I.E./N.I.F/Passport or ID number together with scanned copy of the document used;
- 3.2.4. Address in Spain;
- 3.2.5. e-mail;
- 3.2.6. Telephone number;
- 3.2.7. Loan amount requested;
- 3.2.8. Date when the Loan amount would be repaid together with other Contractual remunerations;
- 3.2.9. Bank account;
- 3.2.10. Debit/ Credit Card details, including its expiration date and the CVV (security code);
- 3.2.11. Bank statement from the potential Borrower's account for the period as requested by Lender;
- 3.2.12. Income statement from the respective state authority or potential Borrower's employer;
- 3.2.13. Other data.

This Clause is applicable also in case the Contract was concluded in hard copy.

3.3. The identification of the potential Borrower can be done:

- 3.3.1. through the online identification providers (third persons) who ensure a connection to the bank in which the potential Borrower is a client as well as respective financial data reports;
- 3.3.2. by Lender or third parties who are authorized to provide services of the identification of the physical persons (including sms with validation code may be sent to Telephone number requesting to use it within the identification process);
- 3.3.3. in Branch.

3.4. In case of successful identification of the potential Borrower and acceptance of the Application, the Loan Amount would be issued to the Borrower and the fact of issuing of the Loan Amount and Borrower's action by not using the right of refusal as prescribed by Clause 8 shall constitute the Contract concluded between the Parties based on Special Terms and General Terms of the Contract. The Contract concluded in above manner shall benefit same legal force and consequences as it would be signed in hard copy or by using the safe electronical signature.

3.5. Additionally, the Lender within next 3 (three) working days shall send notification about the Contract concluded.

3.6. The Lender is obliged to send the electronic copy of the Contract to the Borrower's email based on the Borrower's request within next 5 (five) working days.

3.7. The Loan Contract shall be held at a distance, recording the offer and acceptance and, therefore, the perfection of the contract through any means that allows the potential Borrower to store the information addressed, so that it can be recover easily for a period of time suitable for the purposes for which the information is intended and allowing unchanged reproduction of the stored information in accordance with the Law.

Clause 4.- Subject-Matter of the Contract and Loan(s) provision. Duration

4.1. By the Contract the Lender undertakes to provide the Loan(s) to the Borrower within the Credit Line limit based on the Application(s) of the latter and in case of their approval the Borrower undertakes to return to the Lender the Granted Loan Amount and to pay the Contractual remunerations up to last day of the Payment term. The Borrower is entitled to submit unlimited new Application(s) within the Credit Line limit in accordance with procedure stipulated below in the Clause 4.2. of the General Terms and no new credit line contract should be concluded between the Parties. Upon reaching the Credit Line Limit, the Borrower has the right to submit a new application in case of full repayment of Granted Loan Amount.

4.2. The Borrower may submit the Application:

- 4.2.1. by signing and presenting the Application form in the Branch; or
- 4.2.2. by calling from telephone exclusively by Telephone number by mentioning Borrower's name, middle name (if any), surname, Contract number and the Loan Amount, which Borrower expects to receive within the Credit Line limit, as well as the Date of full repayment; or
- 4.2.3. by filling out the Application form in the Portal through the Profile and presenting the Application electronically.

4.3. The Lender unilaterally makes decision on approval or rejection of the Application taking into consideration the (i) estimation of the Borrower's creditworthiness (solvency) done by itself or using the assistance of third parties and/ or (ii) the implementation of the Borrower's obligations under the present Contract, and is entitled

- to reject the Application without any justification or explanation. The Lender notifies the Borrower on the approval or rejection of the Application within the term of 5 (five) working days after receiving the Application.
- 4.4. In case of the approval of the Application, the amendments made in the Special Terms as a result of the Loan provision based on Application shall be sent to the Borrower's email, which enter into force upon the actual provision of the Loan. The Borrower acknowledges that such amendments are made based on Borrower's Application and agrees to them as defined by this clause without additional agreement to the Contract or Borrower's signature on any documents. In case the Borrower does not agree on amendments made based on Borrower's Application, the Borrower should repay the received Loan Amount, Interest of Loan and all other Contractual remunerations, if any within next 5 (five) working days. If the Borrower failed to repay the mentioned amounts within the term prescribed by the present clause it should be considered as Borrower's acceptance of the amendments.
- 4.5. The Lender in accordance with direction of the Borrower, shall grant each Loan Amount in cash (i) in the Branch or (ii) by transfer to the Borrower's account and the Loan is considered as provided on the date the bank transfer was made by Lender.
- 4.6. The Lender has the right to determine the final Credit Line limit to be granted to the Borrower in accordance with the solvency evaluation that the Lender may undertake on the solvency of the Borrower. In the event that the Credit Line limit granted is different from the Credit Line limit requested by the Borrower, the Lender shall previously inform the Borrower about the final Credit Line limit granted, as well as the payment date/s and, the Contractual remunerations applicable if any.

Clause 5.-Contractual remunerations

5.1. Interest of Loan:

- 5.1.1. The Borrower expressly accepts that with the conclusion of the Contract the Annual Percentage Rate ("APR") to be applicable to the Loan Amount, has been duly calculated according to the Law.
- 5.1.2. For the utilization of the amounts made available as Loan(s) under the Credit Line limit, the Borrower shall pay to the Lender the interest at rate as indicated in Loan Provisions of the Special Terms. The payments of interests shall be done on the Payment date.
- 5.1.3. The interest shall be calculated for the entire period of time the Loan(s) is used by Borrower starting from the first day when the Loan was provided and ending in the day when the full Granted Loan Amount was repaid to Lender together with all other Contractual remunerations.

5.2. Penalty interest:

- 5.2.1. If the Borrower delayed Payment term the Borrower shall pay to the Lender the Late Payment interest for every overdue day starting from the first day after Payment date and until full repayment of all outstanding amounts under this Contract.
- 5.2.2. In the event of default of payment of the Long -Term Loans, in addition to the Late Payment interest the Borrower shall pay to the Lender the One -time penalty calculated as percentage at rate as defined in Loan Provisions of the Special Terms applied to the principal Granted Loan Amount.

5.3. The Borrower shall pay the following Fees and costs in relation to this Contract:

- 5.3.1. In the event of payment of the Loan Amount in cash based on Borrower's request, the Borrower shall pay to the Lender the Cash Provision fee as specified in the Loan Provisions of the Special Terms at the Payment date.
- 5.3.2. Extension commission shall be paid in case Borrower requested and received from the Lender the Extension period of the Payment date. Extension commission shall be calculated as percentage of the principal Loan Amount as declared in Special Terms and shall be payable at the moment when extension request was processed.
- 5.3.3. Opening Commission is one-time payment for the provision of the Loan Amount based on Borrower's request (Application) and is payable at the Payment date. Opening Commission shall be calculated as percentage of the principal Loan Amount at the rate as declared in Loan Provisions of the Special Terms.
- 5.4. The Lender may change the amount of the Contractual remunerations at any given time, through the publication and announcement in the Portal and in the Branches (if any). In case of presenting a new Application by the Borrower after the publication of the changes in the Contractual remunerations the amounts or percentages changed are considered as agreed and accepted by the Borrower. The same procedure shall be applicable also to changes in the General Terms of the Contract.
- 5.5. The Lender shall not propose changes in the Contractual remunerations if such was made by Law. In this case, respective changes shall become in force in the manner established by Law.
- 5.6. The Lender has right at Lender's own discretion and / or for marketing purposes:

- 5.6.1. to provide for the Borrower first Loan free of charge;
- 5.6.2. to not calculate or stop the calculation of any amounts of Interest of Loan, Penalty interest or Fees and costs and/or reduce any or all Contractual remunerations.

Clause 6.- Contractual Payments:

- 6.1. The Borrower shall make Contractual payments (Loan Amount, Interest of Loan, Penalty interest, Fees and costs) to the Lender within the Payment term and in accordance with the conditions of the Contract exclusively in case of actual provision of the Loan Amount.
- 6.2. The payments shall be made by specifying the payment details i) in the case of extension: "Extension, Contract number", or ii) in the case of other Contractual remunerations: "Contract number", and by choosing one of the following methods:
 - 6.2.1. transferring the due amounts to the Lender's account;
 - 6.2.2. through the payment card by involving respective services providers (third persons);
 - 6.2.3. through direct debit mandate if any.
- 6.3. The Borrower may request to extend the Payment date for the Extension Period in the following different ways: (i) personally at the Branch, (ii) by means of a phone call from the Telephone number or (iii) by an online request through the Profile in Portal. The Extension Period may be approved by the Lender at its sole discretions. The Lender may offer to the Borrower the Extension Period in case of default payment of the Loan Amount. The Extension Period shall be granted for the period as stipulated by Special Terms. If the Payment date is extended, the Borrower during the Extension Period shall only pay to the Lender the Extension commission, while the payment of other Contractual remunerations is postponed during the Extension Period. Anyhow the Borrower will be able to make partial or total payments during the Extension Period without further notifications.
- 6.4. The Borrower, prior to the Payment date, may fully or partly ensure the payment of the Contractual payments. In the case of premature repayment of the Granted Loan Amount, Interest of Loan and other outstanding Contractual remunerations the Borrower shall be entitled to a proportional reduction of the Interest of Loan for the remaining Payment term. Mentioned amount of the proportional reduction shall be given to the Borrower based on written request from the latter and in the manner (in cash or by bank's transfer) as requested by the Borrower.
- 6.5. The Contractual payments made by the Borrower under the present Contract are considered fulfilled upon receipt by the Lender. The Borrower's payment not complying with the contractual provisions is not deemed to be received until the time of its identification. Unless it was not specified otherwise in the payment order by the Borrower or established by the Law the payments received from the Borrower should be extinguished in the following sequence:
 - 6.5.1. Extension Commission;
 - 6.5.2. Opening Commission;
 - 6.5.3. One-time penalty;
 - 6.5.4. Late payment interest;
 - 6.5.5. Interest of Loan;
 - 6.5.6. Principal of the Loan Amount.
- 6.6. If the Borrower fails to repay any Contractual payments within the Payment period, the Lender has right and the Borrower expressly accepts that the Lender:
 - 6.6.1. unilaterally and permanently may withdraw the total amount of the outstanding Contractual payments from the Borrower's money fund in the Borrower's credit or debit card. In the event that the payment with the credit or debit card does not work, the Borrower authorizes the Lender to send a debit order to the Borrower's account as stated in Special Terms. Any failure to operate the automatic means used to collect the appropriate payment shall in no case exempt the Borrower from paying the Contractual payments as prescribed by present Contract;
 - 6.6.2. to send a reminder(s) to the Borrower.
- 6.7. In the event that the Borrower overpays the Contractual payments, the Lender shall repay to the Borrower the overpaid amounts based on the request made by the Borrower received within one year from the date of the respective payment. The repayment of the overpaid amounts should be done within the next 30 (thirty) calendar days from the date when respective request was received and in the manner as nominated by Borrower or through bank's transfer in case the method was not prescribed. If the Borrower does not request the repayment of the overpaid amounts within the term established in this Clause, the Lender have the right to retain such overpaid amounts.

- 6.8. Borrower is personally liable with all property owned to repay to the Lender the Contractual payments under the present Contract in full amount.
- 6.9. In case the Borrower has overdue the Payment term the Lender is entitled to start debt collection procedure ensured by itself or by transferring such right to the third parties. The Borrower would be obliged to cover expenses incurred from the debt collection activities.
- 6.10. Failure for the Borrower to perform the payments in accordance with this Contract could have negative consequences for the Borrower, as the Lender will be entitled to:
 - 6.10.1. take all measures in order to initiate the enforcement against the Borrower in accordance with Law;
 - 6.10.2. report to credit bureau in accordance with Law;
 - 6.10.3. accelerate the repayment of all Contractual remunerations under this Contract, and the Borrower must repay immediately all such amounts, as will be due and payable;
 - 6.10.4. to unilaterally and permanently withdraw the total amount of the outstanding Contractual payments from the Borrower's money fund in the Borrower's payment card;
 - 6.10.5. may send a reminder(s) to the Borrower and Borrower's contact person (if any);
 - 6.10.6. may create the Borrower's credit history regarding the Borrower's liabilities, and may disclose the information on the Borrower's creditworthiness to third persons.

Clause 7.- Rights and Obligations of the Parties.

- 7.1. The Borrower shall notify the Lender in respect of any changes in the Borrower's information specified in the Contract, including, but not limited to Borrower's personal identity document, work place, address, Borrower's email, Telephone number, payment card's data within 5 working days as of such changes.
- 7.2. The Lender may request from the Borrower at Lender's own discretion and / or in accordance with Law:
 - 7.2.1. the confirmation of the new information, as such was indicated through telephone, by using Telephone number or on the Portal, in the Branch and/or otherwise;
 - 7.2.2. additional information related to the implementation of the present Contract and provision of the Loan, including information in connection with creditworthiness (solvency), identification of Borrower and/ or the monetary means of the Borrower.The Lender until that time when full requested information was received from the Borrower in accordance with the present Clause may avoid to grant the Loan Amount or to avoid to extend the Payment date.
- 7.3. The Lender shall not be liable for any notification which has not been received by the Borrower, due to the failure, by the Borrower to notify the Lender about the changes in respect of the information provided by Borrower or as a result from the interruption of their communication (e.g. disorders in the services providers' (third parties') activities or systems, strike of the personnel, loss of data/ documents, etc.).
- 7.4. During the precontractual period the Borrower is entitled to create a Profile on the Portal, in accordance with the Terms and Conditions for use of the Portal, available on the Portal. The Borrower's identification details and the communication with the Lender shall be binding upon the Parties, provided that the Borrower, through the Profile on the Portal, has approved the Terms and Conditions for use of the Portal, by activating the Profile in the Portal as provided in the Terms and Conditions for use of the Portal. The Terms and Conditions for use for the Portal are considered as integral part of the Contract.
- 7.5. The Lender may at any time during the execution of the Contract suspend or terminate the Borrower's identification and/or communication with the Lender through telephone, by using the Telephone number, or through the Profile on the Portal and to request the Borrower for that particular activity is carried out by the Borrower at the Branch. The Borrower shall have no complaints against this Lender's decision.
- 7.6. The Borrower is entitled to receive from the Lender free of charge, at any time during the performance of the Contract information regarding Borrower's contractual obligations, including a statement in the form of a repayment schedule containing payments made and future payments. Nevertheless, if the Borrower delays the fulfilment of the Contractual payments for more than 10 days, the Lender may send a reminder to the Borrower, by adding the recovery expenditures to the outstanding debt.
- 7.7. The Credit Line limit may be increased up to the Potential Credit Line limit upon the Borrower's request (Application) or at the initiative of the Lender, through assessment by the Lender of the Borrower's solvency (creditworthiness). The Lender may avoid to increase the Credit Line limit or to reduce the same, if at discretion of the Lender, the solvency of the Borrower has changed. The change of the Credit Line limit of the Borrower is done by the Lender unilaterally and cannot affect the Granted Loan Amount or the repayment terms of the latter.

- 7.8. The Lender, may without any justified reasons or based on reasons given in the Clause 7.9 to block, suspend or terminate the Borrower's right to perform drawdowns from the Credit Line limit by refusing an Application. The Lender based on the request received from the Borrower within next 5 (five) working days should inform the Borrower with respect to the reasons for the rejection of the Application as stipulated in Clauses 7.9.
- 7.9. The Lender, may, for objectively justified reasons to unilaterally terminate the Contract. Such objectively justified reasons may represent, without limitation:
- 7.9.1. the creditworthiness performed by the Lender or third persons reveals a significant risk of inability of the Borrower to repay the Granted Loan Amount;
 - 7.9.2. the Borrower has provided to the Lender false data or forged documents, incorrect, incomplete, obsolete or misleading information, or failed to submit the requested documents during the period specified by the Lender;
 - 7.9.3. the performance of unauthorized / fraudulent banking transactions by the Borrower;
 - 7.9.4. the Borrower is in delay with the repayment of the Loan for more than 7 (seven) calendar days;
 - 7.9.5. the Borrower breached any other significant obligation of the Contract and if such violation had not been ceased within next 5 (five) working days after the written notification was submitted by the Lender to the Borrower;
 - 7.9.6. a criminal case was started against the Borrower related to the Borrower's possible fraud, falsification of the documents, embezzlement or larceny or burglary of any kind of property (including monetary means) and similar criminal activities;
 - 7.9.7. in case of any suspicions about possible money laundering and terrorism financing;
 - 7.9.8. an application was submitted for recognizing the Borrower insolvent;
 - 7.9.9. in case Borrower ceases to be a Spanish resident and/ or notifies the Lender that will move abroad and/ or ceases to have a valid address.
- 7.10. In case the Lender used the right to unilaterally terminate the Contract as prescribed by Clause 7.9 the respective notification shall be sent to Borrower (hereinafter referred to as Termination Notification).
- 7.11. In case of termination of the Contract despite the reason of termination, the Borrower shall repay to the Lender all Contractual payments (including the outstanding Loan, Interest of Loan together with any applicable Fees and costs) upon the termination date but not later than within next 10 (ten) working days after the date of the termination.
- 7.12. The Lender should not be deemed responsible for any damages or losses made to the Borrower by refusing the Borrower's Application to receive drawdowns from the Credit Line limit or in case the Contract was unilaterally terminated by the Lender in accordance with the present Contract.
- 7.13. The Borrower hereby agrees that:
- 7.13.1. the Lender shall have rights to assign claims and/ or obligations arising from this Contract to any third persons (hereinafter referred as to "Assignees");
 - 7.13.2. Assignees shall be further entitled to assign these claims and/ or obligations to an unlimited number of other third persons;
 - 7.13.3. the Lender, in view of protection of own interests, deriving from the Contract or any related parts thereof, shall grant the right on concession of the demand to the third parties related to the Lender, such as the Land Withdrawal Companies and/ or AS Mintos Marketplace, registration number: 40103903643 (Latvia), offering service through web-site – www.mintos.com to any third party. The Borrower shall continue to ensure Contractual payments to the Lender envisaged under the Contract even in the event if deriving from the Contract, the part of the demand is delegated to AS Mintos Marketplace, the Contract remains valid without amendments, and the Lender maintains the status of the creditor of the Borrower, and the authorized party acts in capacity of the agent;
 - 7.13.4. the Lender and AS Mintos Marketplace, deriving from the agreement between or any of the part thereof, with offer of the demand, are entitled to disclose the information to the third party about incomes, expenses, credit history, gender, age and other data not serving for identification of the Borrower, however they shall not disclose the name, last name, personal number, contact information and the photo of the Borrower;
 - 7.13.5. the Lender and Assignees shall be entitled to disclose information provided for the conclusion of this Contract to other third parties, including supervisory institutions and credit bureaus in accordance with this Contract and Law.
- 7.14. The assignment of the claims arising from the Contract shall not reduce the guaranties for the Borrower under the present Contract and Law without Borrower's written consent.
- 7.15. The Lender may create the Borrower's credit history regarding the Borrower's liabilities, and may deliver the data regarding the Borrower to other lenders or new creditors (Assignees) of the Borrower, including future.

Clause 8.- Right of refusal

- 8.1. The Borrower within 14 calendar days after the conclusion of the Contract may use the right of refusal and, thus, withdraw from the Contract without any argumentation and penalty, by:
- 8.1.1. irrefutably notification in writing to the Lender. If the Borrower has failed to send such notification regarding the exercise of the right of refusal to the Lender, in observance of the procedure and within the time limit prescribed by the Contract, the Borrower shall be deprived of Borrower's right of refusal. The communication must be duly signed, and it must indicate (i) the Borrower's full name; number of D.N.I./N.I.E./Passport number, and must attach a copy thereof; and (ii) the date of signature and the number of the Contract;
- 8.1.2. repaying to the Lender any amount received prior to the exercising of such right of withdrawal and accrued (Loan Amount, Interest of Loan on received Loan Amount, other Fees and costs (if any)) starting from the date of disposal of the Loan Amount and ending with the date of repayment of the all outstanding Contractual payments. Such amounts shall be returned to the Lender as soon as possible and shall in no case exceed of a maximum of 30 calendar days from the date of notification of withdrawal.
- 8.2. In case of Borrower's failure to correspond with conditions prescribed by Clause 8.1 the Contract will not be considered as terminated and shall remain in force with all the ensuing consequences.

Clause 9.- Data Protection

- 9.1. The Borrower agrees and authorizes Lender to ensure Borrower's personal data processing (checking the authenticity of Borrower's personal data from various databases public and / or private, data collection (including the possible recording of Parties' telephone conversations), compilation and transfer to/ from third-parties, cross-border transmission and storage of data even after the full execution of the Contract) for the following purpose:
- 9.1.1. to implement the obligations of the Contract;
- 9.1.2. to create statistics, provide obligatory reports as well as receive and submit respective information to the state and municipality institutions and/ or supervisory authorities;
- 9.1.3. to receive and provide information to the credit bureaus directly or through the assistance of third parties;
- 9.1.4. for assignment of the claims arising from the Contract to the third parties;
- 9.1.5. to assess the Borrower's solvency (credit worthiness) and another significant fact influencing the conclusion or implementation of the Contract;
- 9.1.6. to be provided information about the Lender or third parties related to the Lender, including commercial information and advertisements for marketing and advertising purposes, namely to receive promotional materials from the Lender, Lender's partners via traditional mail services or via electronic means (i.e. phone, SMS to Telephone number and /or e-mail to Borrower's email or through Profile in Portal).
- 9.2. The Borrower is informed and accepts that, in case the Borrower failed to implement the Contractual payments under the present Contract the personal data of the Borrower may be communicated to the Credit Service of Asnef-Equifax, domiciled at C/ Albasanz, 16, 28037 Madrid and the Badexcug File, owned by Experian España, SLU with registered office in Ombu, 3, 1st floor, 28045, Madrid.
- 9.3. Lender guarantees the procedure and security of the Borrower's personal data processing in accordance with Law.
- 9.4. The Borrower may exercise its rights of access, rectification, cancellation and opposition (including with regard to commercial prospecting) by writing to the Lender's address or by email to info@dindin.es, with a copy of the any valid identification document.

Clause 10.- Notifications

- 10.1. The communication (written notifications, reminders, proposals, suggestions, requests, approvals, rejections etc.) between the Parties in relation with the implementation of the present Contract shall be done personally in Branch or by telephone call on the Telephone number, via email or through the Profile on the Portal.
- 10.2. Any communication made at the above stipulated manner will be deemed to be validly made and will be fully effective.
- 10.3. The Borrower agrees to receive the information:
- 10.3.1. subject to obligatory submission as defined by Law either by e-mail on the Borrower's e-mail or by publication in the Portal;

- 10.3.2. within the framework of the Contract by e-mail on Borrower's e-mail and/ or telephone (using Telephone number) as recorded oral notifications or text messages, moreover the notification sent by e-mail or text message is considered as received upon the moment of entering of the electronic communication in the informational system indicated by the Borrower;
- 10.3.3. regarding the Lender or third parties related to the Lender, including commercial, advertisement or other informative messages, by using Borrower's e-mail and Telephone number.

Clause 11.- Applicable law and dispute resolution

- 11.1. The Contract shall be interpreted and judged in accordance with Law.
- 11.2. The Parties, expressly waiving any right they may have to their own jurisdiction, agree to submit any dispute that may arise from and in connection with this Contract to the Courts of the residence of the Borrower. The Borrower is also entitled to apply to mediation or use the rights under the Arbitration System of the Community of Madrid in cases and in the manner stipulated by Law.
- 11.3. The Borrower is informed and agrees that the Lender is entitled to transfer all obligations under the present Contract and its appendixes to Lender's associated or group companies without any additional novation agreement concluded between the Parties. In such case Lender, shall notify the Borrower through Borrower's email or in Profile on Portal.
- 11.4. If any of the terms and conditions of this Contract and its appendixes, which stipulates more restrictive obligations for the Borrower than the Law, become invalid, the respective regulations of Law shall be applicable to the present Contract and the validity of the other terms and conditions of this Contract and its appendixes shall not be affected.

Clause 12.- Other provisions

- 12.1. The Parties are entitled to agree on specific procedure related to implementation of the respective obligation stipulated by the present Contract. In this case, such agreement shall be made through the telephone by using the Telephone number or through Profile on the Portal or in other way agreed by the Parties.
- 12.2. With the purpose to improve the quality of services and ensure the security of transactions the Lender remains the right to record, photo, videotape, electronically or otherwise retain data about the relationship with the Borrower. The Borrower acknowledges that this information serves as evidence for the settlement of disputes.
