

Individual Terms and Conditions of the Consumer Loan Agreement No. *(state the number of the Agreement)*

Saint Petersburg
(state the city and the date of the Agreement)

Specify TAL (Total Amount Loaned) as a percentage in figures
Specify TAL as a percentage in words

TAL (as a percentage)

Specify TAL in monetary terms in figures
Specify TAL in monetary terms in words

TAL (in monetary terms)

..., a citizen of the Russian Federation *(state the Borrower's surname, name, patronymic, passport details)* (hereinafter referred to as the Borrower), on the one part, and Soyuz 5 Microcredit Company LLC, OGRN 1157847003896, INN/KPP 7838031377 / 781401001, registered address: 197374, Saint Petersburg, 12 Mebelnaya street, building 1, letter A, room 55-N, office 419-1, telephone: +7 (812) 424-18-41 (hereinafter referred to as the Company or the Lender), represented by its Director General Gutara Natalia Alexandrovna, acting under the Articles of Association, on the other part, have entered into this Consumer Microloan Agreement (hereinafter referred to as the Agreement) as follows.

The Lender provides the Borrower with funds (hereinafter referred to as the loan or the microloan), and the Borrower undertakes to repay the received amount of the microloan and pay interest on the microloan in accordance with the following terms and conditions:

Under this Agreement, it is not permitted to charge interest, forfeit penalties (fines, penalty fees), other liabilities, as well as payments for the services rendered by the Lender to the Borrower for a fee under the Agreement, after the amount of charged interest, forfeit penalties (fines, penalty fees), other liabilities under the Agreement, as well as payments for the services rendered by the Lender to the Borrower for a fee under the Consumer Credit (Loan) Agreement, reaches twice the amount of the granted consumer credit (loan).

After the delay in fulfilling the obligation to repay the loan amount and (or) to pay the interest due under the Consumer Loan Agreement, the consumer loan repayment period under which does not exceed one year, the Lender shall be entitled to charge the Borrower forfeit penalties (fines, penalty fees) and other liabilities only on the part of the principal amount unpaid by the Borrower.


Individual Terms and Conditions of the Consumer Loan Agreement		
Item No.	Condition	Content of the Condition
1	Amount of the credit (loan), or lending limit and procedure for changing it	The amount of the loan shall be: <i>(state the amount of the loan in figures)</i> rubles <i>(state the amount of the loan in words in rubles)</i>
2	Term of the Agreement, credit (loan) repayment period	The microloan shall be repaid until <i>(state the maturity date)</i> . This Microloan Agreement shall be valid until the parties fulfil their obligations hereunder in full (including the actual repayment of the loan).
3	Currency in which the credit (loan) is granted	RUBLE
4	Interest rate (interest rates) in percent per annum, and when applying a variable interest rate – the procedure for its determination complying with the requirements of the Federal Law No. 353-Φ3 dated December 21, 2013 “On Consumer Credit (Loan)”, its value as of the date of granting of individual	The interest rate shall be calculated from the day following the date of issue of the microloan or the date of extension of the Agreement and up to and including the day the loan is repaid (except for cases where the microloan is repaid on the day it is granted). The interest rate shall be equal to 1 % per day (365 % per annum). No variable interest rate is applied.

Individual Terms and Conditions of the Consumer Loan Agreement		
Item No.	Condition	Content of the Condition
	terms and conditions to the Borrower	
5	Procedure for determining the foreign currency exchange rate when the creditor transfers funds to a third party specified by the Borrower	not applicable
5.1	Indication of a change in the amount of the Borrower's expenses when increasing the variable interest rate of the consumer credit (loan) used in the Agreement by one percentage point starting from the second instalment as of the nearest date after the expected date of conclusion of the Agreement	none
6	Number, amount and frequency (time limits) of the Borrower's payments under the Agreement, or procedure for determining such payments	Payment of the microloan amount and interest thereon in the amount of (<i>state the amount of the loan in figures</i>) rubles (<i>state the amount of the loan in words</i> in rubles) shall be made as a lump sum payment within the time period specified in Clause 2 of these Terms and Conditions. This condition shall constitute a payment schedule under the Agreement.
7	Procedure for changing the number, amount and frequency (time limits) of the Borrower's payments in the event of partial early repayment of the credit (loan)	In case of partial early repayment of the microloan, the number and frequency (time limits) of payments under the Microloan Agreement shall not change. The amount of payment shall be reduced (proportionally) by the amount of interest paid and (or) the principal amount paid. No partial early repayment of the loan on the day the loan is received shall be permitted.
8	Methods of fulfilment by the Borrower of obligations under the Agreement at the location of the Borrower	The Borrower shall have the right to fulfil obligations under this Agreement in one of the following ways: - by depositing cash funds to the cash desk of the Lender's separate division. (A complete list of separate divisions can be found on the Lender's official website on the Internet). - by electronic funds transfer to the settlement account of the Company, the details of which are specified in Clause 22 of these Terms and Conditions. - by electronic funds transfer using the Sberbank Online remote banking services, self-service ATMs of Sberbank of Russia PJSC, or in the branches of Sberbank of Russia PJSC. - by transferring funds without opening a bank account through the Zolotaya Korona or the Contact money transfer systems. - by paying with the use of Visa or MasterCard, MIR bank cards on the Lender's website. Detailed information on tariffs and repayment methods can be found on the official website of the Company on the Internet at: www.dozarplati.com/how-to-pay .
8.1	Free method of fulfilment by the Borrower of obligations under the Agreement	By depositing cash funds to the cash desk of the Company's separate division in the inhabited locality at the place of receipt of the offer. By electronic funds transfer to the settlement account of the Company, the details of which are specified in Clause 22 of these Terms and Conditions.
9	Borrower's obligation to enter into other agreements	not applicable
10	Borrower's obligation to provide security for the fulfilment of obligations under the Agreement, and requirements for such security	not applicable
11	Purpose of use of the consumer credit	not applicable

Individual Terms and Conditions of the Consumer Loan Agreement		
Item No.	Condition	Content of the Condition
	(loan) by the Borrower	
12	Borrower's liability for the improper fulfilment of terms and conditions of the Agreement, amount of the forfeit penalty (fine, penalty fee), or procedure for their determination	In case of non-fulfilment or improper fulfilment by the Borrower of their obligations to repay the loan and (or) to pay interest on the loan amount, the Borrower shall pay the Lender a forfeit penalty equal to 20% per annum of the amount of unfulfilled obligations to repay the principal amount and interest on the loan amount.
13	Condition on the assignment of rights (of claim) by the creditor to third parties under the Agreement	By signing the Individual Terms and Conditions of the Consumer Microloan Agreement, the Borrower expresses their <input type="checkbox"/> consent to/ <input type="checkbox"/> prohibition on (underline as appropriate) the assignment of rights (of claim) under the Agreement to third parties, subject to compliance by the Company with the requirements of current laws.
14	Borrower's acceptance of the General Terms and Conditions of the Consumer Microloan Agreement	I have read and understood the General Terms and Conditions of the Company's Consumer Microloan Agreement and agree to comply therewith.
15	Services rendered by the creditor to the Borrower for a fee and necessary to conclude the Agreement, their cost or procedure for its determination, as well as the Borrower's consent to provide such services.	not applicable
16	Method of information exchange between the creditor and the Borrower	<p>The Borrower and the Lender shall exchange information by written request to the addresses specified in this Agreement. In cases stipulated in this Agreement, the Lender shall communicate information to the Borrower by familiarizing the Borrower with such information at the place of granting of microloans or on the Internet at: https://dozarplati.com</p> <p>The Lender is entitled to send the following information to the Borrower via SMS messages to the telephone number indicated by the Borrower in this Agreement or to the email address of the Borrower, or by post to the Borrower's address:</p> <ol style="list-style-type: none"> 1) information on the occurrence of debts under the Loan Agreement; 2) information on changes in the terms and conditions of the Loan Agreement that do not result in the creation of new monetary obligations or the increase in the amount of existing monetary obligations of the Borrower; 3) notice of the assignment of rights of claim (if any); 4) information on the involvement of another party in the implementation of interaction with the Borrower-debtor aimed at repaying the overdue debt (if any). <p>The Borrower agrees that the email messages, SMS messages received from the Lender shall constitute an appropriate method of notification. The parties acknowledge that it is proper to use a facsimile signature when sending notices, messages.</p>
17	Jurisdiction over disputes on the claims filed by the Company against the Borrower arising out of this Agreement	All disputes under this Agreement on the claims filed by the Company against the Borrower shall be considered by the Court at the place of location of the Borrower as indicated in Clause 22 of the Individual Terms and Conditions of the Consumer Microloan Agreement.
18	Borrower's obligations	<p>By signing these Individual Terms and Conditions of the Consumer Microloan Agreement, the Borrower undertakes:</p> <ol style="list-style-type: none"> 1) to take all reasonable and sufficient measures to obtain information on the Consumer Microloan Agreement, including, but not limited to, at least once every seven (7) days to visit the Lender's official website in cases where, in accordance with the laws of the Russian Federation and this Agreement, information is provided to the Borrower by posting it on the official website of the Company. 2) in case of replacement of an identity document, to submit

Individual Terms and Conditions of the Consumer Loan Agreement		
Item No.	Condition	Content of the Condition
		<p>relevant documents and information no later than seven (7) business days after their receipt.</p> <p>If the Company finds out that the Borrower has replaced the identity document, the Borrower shall be obliged to submit valid documents and information within five (5) business days pursuant to an SMS message, request, telephone message from the Lender.</p>
19	Assignment of rights under the Agreement to third parties by the Borrower	The Borrower shall not be entitled to assign the rights (of claim) under this Agreement to third parties without the prior written consent of the Company.
20	Warranties and representations	<p>By signing this Microloan Agreement, the Borrower acknowledges and warrants that:</p> <ol style="list-style-type: none"> 1) they enter into this Agreement voluntarily, without coercion, not due to a combination of difficult circumstances, and the terms and conditions of the Agreement, including the amount of interest, penalty fees and fines, suit the Borrower and are not extremely disadvantageous for them; 2) they act on their own behalf and for their own benefit, and do not act to the advantage of third parties (beneficiaries); 3) they fully control their actions, and there is no person (beneficial owner) with the Borrower who has the ability to control their actions; 4) in order to conclude this Agreement, they have provided the Company with reliable information on the amount and sources of their income, as well as reliable personal and other details; 5) they are not partially incapacitated and confirm that they have all powers to enter into this Agreement; 6) they give consent to the implementation of direct interaction in case of occurrence of overdue debts by meeting in person more than once a week; through telephone calls more than once a day, more than twice a week and eight times a month; by means of telegraph, text, voice and other messages transmitted via telecommunications networks, including mobile radiotelephone communications, more than twice a day, more than four times a week and more than sixteen times a month. Furthermore, the Borrower confirms that this consent is not intended to infringe on the human dignity of the Borrower. 7) they give consent to the interaction with any third parties (family members, relatives, other persons living with me, neighbours and any others) in order to perform actions aimed at repaying overdue debts. I acknowledge that I am aware that the said third parties have the right to express disagreement with the interaction with the Lender in one of the ways described in the Federal Law No. 230-ФЗ dated 03.07.2016 "On the Protection of Rights and Legitimate Interests of Individuals When Carrying Out Activities to Repay Overdue Debts". 8) I confirm that I am aware and agree that notices regarding the involvement of another party in the interaction aimed at repaying overdue debts shall be sent by the Lender via SMS messages to the contact telephone number indicated in the consumer microloan application or otherwise as prescribed by the agreement between the Lender and the Borrower. 9) I understand the terms and conditions of this Agreement, including the amount to be repaid, the amount of overpayment and interest rate. The Borrower recognizes the said interest rate as absolutely justified, based on the high risk of issue of an unsecured microloan.
21	Miscellaneous	This Agreement is signed in two identical copies, shall come into force from the date the microloan is granted and shall be considered to be

Individual Terms and Conditions of the Consumer Loan Agreement

Item No.	Condition	Content of the Condition
		<p>terminated from the date the Borrower fulfils all their assumed obligations or in other cases stipulated by the current laws of the Russian Federation.</p> <p>The parties shall consider the city indicated in the recitals to the Agreement (left corner of the first page) to be the place of receipt of the offer.</p> <p>By signing these Individual Terms and Conditions of the Consumer Microloan Agreement, the Borrower confirms that prior to receiving the loan amount they have read and understood the information contained on the Lender's official website www.dozarplati.com or placed in the Lender's offices.</p>
22	<p>Lender: Soyuz 5 Microcredit Company LLC, OGRN 1157847003896 INN/KPP 7838031377/781401001 , Registered address: 197374, Saint Petersburg, 12 Mebelnaya street, building 1, letter A, room 55-N, office 419-1 Mailing address: 197374, Saint Petersburg, 12 Mebelnaya street, building 1, letter A, room 55-N, office 419-1 Tel: +7 (812) 424-18-41 Settlement account _____</p> <p>_____, BIK _____, correspondent account _____ with Bank _____. Certificate of Making a Record Regarding the Legal Entity in the State Register of Microfinance Organizations No. 001503140006946 dated 12.10.2015 Official website: www.dozarplati.com</p> 	<p>Borrower: Surname, name, patronymic (<i>State the Borrower's surname, name, patronymic</i>) Permanent registration address: (<i>State the permanent registration address</i>) Residence address: (<i>State the residence address</i>) Passport: (<i>State the Borrower's passport details</i>) Home telephone number: (<i>State the telephone number</i>) Mobile telephone number: (<i>State the telephone number</i>) Email: (<i>State email</i>)</p>

APPROVED
by the Order of the Director General of
Soyuz 5 Microcredit Company Limited Liability Company

**GENERAL TERMS AND CONDITIONS OF THE CONSUMER LOAN AGREEMENT
(Version No.17)**

Table of Contents

- 1 - General Terms and Conditions of the Consumer Loan Agreement;
- 2 - Concepts and Terms;
- 3 - Terms and Conditions of the Loan;
- 4 - Procedure for Granting the Loan;
- 5 - Early Loan Repayment at the Initiative of the Borrower;
- 6 - Consumer Loan Repayment Procedure;
- 7 - Extension (Prolongation) of the Consumer Loan Agreement;
- 8 - Consequences of Violation by the Borrower of the Loan Repayment Period;
- 9 - Methods and Procedures for the Exchange of Information between the Lender and the Borrower;
- 10 - Substitution of Parties in the Obligation;
- 11 - Affiliation and Jurisdiction;
- 12 - Final Provisions.

1. General Terms and Conditions of the Consumer Loan Agreement

These General Terms and Conditions of the Consumer Loan Agreement (hereinafter referred to as the General Terms and Conditions) are developed and unilaterally approved for the multiple application by the microfinance organization – Soyuz 5 Microcredit Company Limited Liability Company, OGRN 1157847003896, registered in the Register of Microfinance Organizations on 12.10.2015 under number 001503140006946 (hereinafter referred to as the Company) in accordance with the requirements of the Civil Code of the Russian Federation, the Federal Law of the Russian Federation No. 353-Φ3 dated December 21, 2013 “On Consumer Credit (Loan)”, and constitute an integral part of the Consumer Loan Agreement concluded by the Company.

2. Concepts and Terms

Creditor/Lender (the Company) – Soyuz 5 Microcredit Company Limited Liability Company (Soyuz 5 Microcredit Company LLC), OGRN 1157847003896, incorporated and operating in accordance with the laws of the Russian Federation, registered in the Register of Microfinance Organizations on 12.10.2015 under number 001503140006946 and being a member of a self-regulatory organization in the field of financial markets (SRO NP “MiR”).

Consumer credit/loan (hereinafter referred to as the loan) – funds provided by the Lender to the Borrower pursuant to a loan agreement, including with the use of electronic payment facilities, for purposes not related to business activities;

Borrower – an individual, who has applied to the Lender with the intention of obtaining a consumer loan, is receiving or has received such loan.

Personal data – information related to a specific individual, who has the intention to obtain or who has received a consumer loan, and who has given their written consent to the Lender to process such data.

Consumer credit/loan agreement (hereinafter referred to as the Consumer Loan Agreement) – a civil law contract between the Lender and the Borrower, which determines the conditions for granting and repaying the loan, the rights, obligations and liability of the parties to the agreement.

Additional agreement – an agreement attached to the Loan Agreement, in which the parties record changes to the terms and conditions of the original agreement.

Application form – a document signed by the Borrower addressed to the Company requesting to consider the possibility of granting a loan and containing the Borrower's personal data and their consent to personal data processing.

Identification – a set of measures to establish the customer information as prescribed by the laws of the Russian Federation, to confirm the reliability of such information using original documents and (or) duly certified copies, as well as information provided by the customer when filing a consumer loan application on the official website of the Company.

Personal account – the information subsystem of the website supported by the Company, which is the customer's personal page on the Company's website, and which makes it possible for the customer and the Company to keep remote interaction in electronic form.

Login – a symbol which is the same as the customer's registration number, used to identify the customer in order to provide them with access to the personal account.

Website – an official website of the Company in the Internet information and telecommunication network, located at: <http://dozarplati.com>.

Service – an online service posted on the website that makes it possible for the interested parties to remotely file loan applications, as well as to interact with the Lender in electronic form.

Consumer loan amount – funds granted to the Borrower for temporary use under the Loan Agreement.

Interest amount / interest fee – a fee for the use of funds calculated in accordance with the terms and conditions of the Loan Agreement.

Debt amount – an amount of money due and payable by the Borrower to the Lender under the Agreement, including the amount of the loan, the amount of accrued but unpaid interest for the use of funds, the amount of the forfeit penalty charged.

Identification facilities – a login intended to identify the Borrower when using the service, and necessary for the Borrower to access the personal account.

Borrower's account – a bank account or a personal account intended to record the balance of electronic funds, the details of which have been provided by the Borrower to the Lender.

A forfeit penalty (fine, penalty fee) shall be the amount of money determined by law or the Agreement that the debtor is obliged to pay to the creditor in case of non-fulfilment or improper fulfilment of an obligation, in particular, in case of delay in fulfilment.

Office of the Company – a separate structural unit, where the Borrower and the Lender have signed the Individual Terms and Conditions of the Consumer Loan Agreement. The complete list of addresses of separate structural units of Soyuz 5 Microcredit Company LLC is available on the website: <http://dozarplati.com>.

Registration – the process of completing and submitting the application form to the Company, which results in the preliminary identification of the Borrower and the creation of their profile on the website.

Electronic signature of the Borrower – a handwritten signature analogue, which is considered to be a simple electronic signature generated in accordance with the requirements of a handwritten signature analogue use agreement and the laws of the Russian Federation, which is necessary to be placed on the website when concluding a consumer loan agreement in electronic form, or performing other legally binding actions requiring the authentication of the Borrower.

Electronic document – a document (application form, Individual Terms and Conditions, any communications, notices, certificates, etc.) drawn up by the parties in electronic form using the website and signed with the use of HSA (handwritten signature analogue).

Electronic interaction – the exchange of electronic documents, communications, the performance of other legally binding actions, the signing of electronic documents with the use of HSA by the Borrower and/or the creditor via the website.

Other terms and expressions used in this document shall have the meanings that are attached thereto in the relevant laws and other regulations of the Russian Federation.

3. Terms and Conditions of the Loan

The terms and conditions of the loan shall be established by the Terms and Conditions of Loan Products of (Soyuz 5 Microcredit Company LLC Company, as well as by the Individual Terms and Conditions of the Consumer Credit (Loan) Agreement.

Interest on the loan amount shall be accrued for the Borrower. Interest shall be accrued on the principal amount of the Loan from the day following the day the funds are granted by the Company.

Interest on the loan shall be accrued daily.

The Borrower shall be liable (including criminally) as prescribed by Russian laws for the use of others' personal data or for the intentional receipt of the loan using someone else's or forged documents.

4. Procedure for Granting the Loan

In order to obtain a loan, the Borrower, who has reached the age of 18, shall present the passport of a citizen of the Russian Federation in the Lender's office or remotely complete a registration form on the Lender's official website.

The granting of the loan and consideration of the possibility of providing it are possible pursuant to the Borrower's consent to personal data processing and consent to the receipt of reports from the Bureau of Credit Histories, as well as the Borrower's loan application form completed with reliable information.

The Borrower shall complete the application in one of the following ways:

- In electronic form in the personal account on the official website.
- By filing the application to the Lender's office.

In case of adoption of a resolution to grant the loan to the Borrower, the Lender shall provide the Borrower with the Individual Terms and Conditions of the Consumer Loan Agreement.

The acceptance of the Individual Terms and Conditions of the Agreement and the General Terms and Conditions of the Agreement in case of conclusion of the Consumer Loan Agreement via the official website of the Company shall be carried out by the Borrower by signing the Individual Terms and Conditions of the Agreement using the Borrower's HSA.

The Borrower shall be entitled to inform the Lender about their consent to receive the loan under the terms and conditions, specified in the Individual Terms and Conditions of the Consumer Loan Agreement, within five business days from the date the Individual Terms and Conditions of the Agreement are provided to the Borrower.

If the Borrower within five business days from the date of receipt of the Individual Terms and Conditions of the Loan Agreement fails to inform the Lender about their consent to obtain the loan under the terms and conditions, specified in the Individual Terms and Conditions of the Loan Agreement, or informs about it after the expiry of the above period, the Loan Agreement shall be considered to be not concluded, and the Borrower shall be considered to have refused to receive the loan.

The Parties shall consider the city where the Parties signed the Individual Terms and Conditions of the Consumer Credit (Loan) Agreement, and indicated in the recitals to the Agreement to be the place of receipt of the offer.

The Company shall grant a consumer loan in one of the following ways:

- In cash at the Lender's cash desk.
- By transferring funds to the Borrower's digital wallet opened with Credit Union "Payment Center" (Ltd) for settlements using the "Do zarplati" payment card;
- By transferring funds without opening an account with the use of money transfer systems with which the Company cooperates.
- By transferring funds to the Borrower's bank account opened for settlements using a bank card.

In case of a subsequent application filed to the Lender in order to obtain a consumer loan, the Borrower shall independently choose the method of loan provision to be indicated in the Individual Terms and Conditions. At the initial application, the method of consumer loan provision is established by the Lender unilaterally, at their own discretion, and is recorded in the Individual Terms and Conditions of the Consumer Loan Agreement.

When concluding the Consumer Loan Agreement, the Lender is obliged to provide the Borrower with information on the amounts and dates of payments to be made by the Borrower under the Loan Agreement or the procedure for their determination, indicating separately the amounts allocated to repay

the principal amount, and the amounts allocated to pay interest, as well as the total amount of payments of the Borrower during the term of the Loan Agreement as determined based on the terms and conditions of the Consumer Loan Agreement in force as of the date of conclusion of the Consumer Loan Agreement (hereinafter referred to as the payment schedule under the Loan Agreement).

The Lender is obliged to refuse to provide the person, who has filed a consumer loan application to the Company, with the consumer loan, the term of which does not exceed 30 calendar days, if such person has obligations to the Lender under another consumer loan agreement, the period for consumer loan repayment under which does not exceed 30 calendar days.

In order to prevent exceeding the maximum solvency level of the Borrower, no more than nine (9) consumer loan agreements with the period for consumer loan repayment not exceeding thirty (30) calendar days may be entered into by and between the Company and the Borrower, with the exception of agreements under which the period of use of funds is actually no more than seven (7) calendar days. When calculating the maximum solvency level of the Borrower, the consumer loan agreements with the period for consumer loan repayment not exceeding thirty (30) calendar days concluded within one (1) year preceding the date of receipt by the Company of an application for another consumer loan from the Borrower shall be taken into account.

5. Early Loan Repayment at the Initiative of the Borrower

The Borrower has the right to repay the Lender ahead of schedule the full amount of the loan, provided that the Borrower has paid interest for the entire period of actual use without prior notice to the Lender within fourteen calendar days from the date of receipt of the consumer loan (before the 15th day of the loan), by notifying the Lender thereof on the repayment date (from the purpose of calculating the exact amount required for the full repayment of debts) by means of drawing up an application.

The Borrower has the right to repay ahead of schedule a part of the loan (part of the principal together with accrued interest) or ahead of schedule the entire loan amount (starting from the 16th day of the loan) as follows:

- In case of partial early repayment of the consumer credit (loan) – on the day the scheduled payment under the Consumer Loan Agreement is made;
- In case of full early repayment – by notifying the Lender thereof at least thirty calendar days prior to the day of repayment of the loan amount.
- In case of full early repayment of a loan in the amount of over RUB 20,000 and up to RUB 100,000 (inclusive) for a period of up to 365 days without security – with no notice to the Lender on any day of use of the loan, subject to payment of interest on the loan up to the date of the next payment according to the payment schedule.

The Lender, within five (5) days from the date of receipt of the application based on the early repaid portion of the consumer loan amount, is obliged to calculate the debt amount (principal and interest), and to notify the Borrower thereof.

The Borrower and the Lender may stipulate in the Individual Terms and Conditions other procedures and time limits for the early repayment of the loan, provided that they comply with applicable laws.

6. Loan Repayment Procedure

The Borrower is obliged to repay funds equal to the loan amount and the amount of interest on the loan (interest fee) on the last day of the loan term established by the individual terms and conditions of the loan or by the Agreement.

In case of debt repayment with the help of third parties, the Borrower's obligations to repay each instalment shall be deemed to be properly fulfilled if the entire payment amount has actually been transferred to the Company's settlement account in full no later than the date indicated in the payment schedule.

The Borrower shall repay debts to the Lender in the following priority order:

- interest debts;
- principal debts;

- forfeit penalty (fine, penalty fee);
- interest accrued for the current payment period;
- principal amount for the current payment period;
- other payments stipulated by the laws of the Russian Federation on consumer credits (loans) or by the Consumer Credit (Loan) Agreement.

The Borrower's obligation to repay funds shall be deemed to be fulfilled from the date of delivery of funds to the Lender's cash desk, or from the date of transfer of funds to the Lender's settlement account.

The loan amount shall be repaid by the Borrower subject to the presentation of an identity document if the amount exceeds RUB 15,000. The Borrower's monetary obligations under the Agreement may be fulfilled by a third party if the amount exceeds RUB 15,000, provided that the payer has an identity document. The amounts up to RUB 15,000 (inclusive) can be repaid without a passport (unless the employees of the organization engaged in transactions with cash or other property suspect that such transaction is made with the aim of legalizing (laundering) the proceeds of crime or financing terrorism).

7. Amendment and Extension (Prolongation) of the Loan Agreement

The prolongation (extension) of the Consumer Loan Agreement, meaning changes in the time limits for the fulfilment of obligations to repay the loan amount, is possible only by signing by the Borrower and the Lender an additional agreement to the Individual Terms and Conditions of the Consumer Loan Agreement.

The Lender shall resolve individually in relation to each borrower, subject to payment of interest on the loan under the current agreement in full. The Company has the right to refuse to extend the loan term.

In order to amend and extend (prolong) the Agreement, the Borrower shall be entitled to express their will by signing an additional agreement in writing or by performing implicative actions by the Borrower using the special facilities that make it possible to unambiguously identify the Borrower and to determine their will, unless another identification procedure is prescribed by the Individual Terms and Conditions and/or the Law.

The procedure for prolongation (extension) of the Consumer Loan Agreement is established by these General Terms and Conditions.

The maximum number of additional agreements to the Consumer Loan Agreement, the conclusion of which leads to an increase in the period for the repayment of funds under such Agreement, with one Borrower may not be more than five (5) within one (1) year, if the Borrower is an individual, and the loan repayment period stipulated by such Agreement upon its conclusion does not exceed thirty (30) calendar days.

The maximum number of additional agreements to the Consumer Loan Agreement, the conclusion of which leads to an increase in the period for the repayment of funds under such Agreement, with one Borrower shall not include additional agreements that increase the period for the repayment of funds by up to two (2) calendar days inclusive, as well as agreements concluded between the Company and the Borrower in the event of a resolution on the Borrower's debt restructuring, if the interest rate for the use of the loan stated in the above additional agreement as compared to the terms and conditions of the said agreement applicable at the time of signing of such additional agreement is reduced, and (or) the total debt amount under the Consumer Loan Agreement is reduced.

The Borrower can apply for the extension of the Loan Agreement in any separate unit of the Company or through the personal account on the official website of the Company.

8. Consequences of Violation by the Borrower of the Loan Repayment Period

The Borrower shall be deemed to have failed to comply with the loan repayment and interest payment period, if the Borrower has not paid, failed to make payment in the required amount later than the date indicated in the payment schedule.

In case of violation by the Borrower of the period for the fulfilment of obligations under the Consumer Loan Agreement, interest on the loan shall be accrued until the amount of accrued interest reaches the limits prescribed by the Federal Law No. 151-ФЗ.

The procedure for calculating the interest fee for the violation of period for the fulfilment of obligations under the Consumer Loan Agreement shall be determined by the Individual Terms and Conditions of the Agreement, the General Terms and Conditions of the Agreement, as well as the rules for granting loans.

Under unsecured consumer credit (loan) agreements concluded for a period not exceeding fifteen (15) days, to an amount not exceeding 10,000, the Lender shall not charge interest, liabilities under the Consumer Credit (Loan) Agreement, as well as payments for the services rendered by the Lender to the Borrower for a fee under the Consumer Credit (Loan) Agreement, with the exception of a forfeit penalty (fine, penalty fee) equal to 0.1 percent of the overdue amount for each day of breach of obligations, after the fixed amount of payments reaches 30 percent of the consumer credit (loan) amount.

The amount of the forfeit penalty (fine, penalty fee) for the non-fulfilment or improper fulfilment by the Borrower of their obligations to repay the loan and (or) to pay interest on the loan amount may not exceed 20% per annum, if, under the terms and conditions of the Loan Agreement, interest is accrued on the loan amount for the relevant period of breach of obligations. If, according to the terms and conditions of the microloan agreement, no interest on the loan amount for the relevant period of breach of obligations is accrued, then the Borrower shall pay 0.1 percent of the overdue amount for each day of breach of obligations.

Interest on the loan in case of violation of the period for the fulfilment of obligations shall be calculated from the first (1st) day of violation of the period for the fulfilment of obligations to repay the loan amount.

Interest on a part of the amount of the granted consumer credit (loan) not repaid by the Borrower shall continue to be accrued until the total amount of interest payable on the forfeit penalty (fine, penalty fee), other liabilities under the Agreement reaches twice the amount of the granted consumer credit (loan).

Furthermore, the Lender shall acquire the right to recover the accrued forfeit penalty no earlier than the fifteenth (15th) day of improper fulfilment of obligations.

If the Borrower fails to fulfil monetary obligations under the Loan Agreement, the Lender shall send a pre-trial claim to the Borrower regarding the need to repay the entire debt amount under the Agreement.

In the event of non-performance (improper performance) under the Loan Agreement, the Lender shall be entitled to take actions aimed at collecting the debt amount under the Agreement without legal proceedings and through legal proceedings.

The activities aimed at recovering debts without legal proceedings shall include the following actions:

- personal meetings;
- telephone calls;
- postal items to the residence address of the Borrower;
- telegraph messages, text, voice and other messages.

After the expiry of fourteen (14) days from the date of receipt by the Borrower of the pre-trial claim and/or receipt by the Lender of a notice of the impossibility of delivering the claim and/or receipt by the Lender of a notice of the impossibility of delivering the claim in case of non-repayment of the loan amount and interest, the Lender shall reserve the right to file a claim with the court for the recovery of debts from the Borrower through legal proceedings, taking into account legal costs.

9. Debt Restructuring

In the event of occurrence of overdue debts under the Consumer Loan Agreement, the Borrower (their successor, representative) shall be entitled to file an application for debt restructuring to the Lender.

In the event of receiving the application for restructuring the debts occurred under the Consumer Loan Agreement, the Lender must consider such application and analyze the facts presented in the application, as well as the documents confirming such facts in the manner prescribed by the General Terms and Conditions of the Consumer Loan Agreement.

The Lender shall consider the possibility of restructuring the debts of a financial service recipient under the Consumer Loan Agreement in the following cases that occurred after the receipt by the Borrower of the consumer loan amount:

- ✓ death of the financial service recipient;
- ✓ an accident resulting in grievous bodily harm to the financial service recipient or their close relatives;
- ✓ assignment of the 1-2 group disability to the financial service recipient after the conclusion of the financial services contract;
- ✓ a serious illness of the financial service recipient lasting at least twenty-one (21) calendar days with a rehabilitation period of more than fourteen (14) calendar days;
- ✓ rendering of the court decision on the recognition of the financial service recipient as legally incapable or limited in legal capacity;
- ✓ one-time loss of property to the amount of more than RUB 500,000 (Five hundred thousand) by the financial service recipient under the Consumer Loan Agreement;
- ✓ during the term of the Loan Agreement with the subsequent impossibility of employment within three (3) months or more in the event that the financial service recipient has minor children, or the family of the financial service recipient is classified as incomplete in accordance with the laws of the Russian Federation;
- ✓ acquisition by the financial service recipient of the status of the only breadwinner in the family;
- ✓ calling up of the financial service recipient for military service in the Armed Forces of the Russian Federation;
- ✓ entry into force of a court sentence in relation to the financial service recipient imposing the imprisonment;
- ✓ significant deterioration in the financial situation through no fault of the financial service recipient not connected with the above cases, but capable of significantly affecting the amount of income of the financial service recipient and (or) their ability to fulfil obligations under the financial services contract.

The above facts require confirmation by the documents issued by public authorities or competent organizations. In order to resolve the issue on restructuring, the Borrower shall submit to the Lender an application for restructuring together with supporting documents.

In the event that an incomplete set of documents for restructuring is submitted, the Lender shall demand to provide the missing documents to make a decision on debt restructuring.

Based on the results of consideration of the financial service recipient's application for restructuring, the Lender shall adopt a resolution on debt restructuring under the Consumer Loan Agreement or on refusal to satisfy the application, and shall send a response to the Borrower indicating their decision on the application for restructuring in the manner and within the time limits specified in Section 10 of these General Terms and Conditions.

If the microfinance organization adopts a resolution on debt restructuring under the Consumer Loan Agreement, in response to the financial service recipient, the microfinance organization shall offer in the response to the financial service recipient to enter into a relevant agreement between the microfinance organization and the financial service recipient in accordance with the current laws of the Russian Federation.

The payment schedule (amounts, time limits, procedure for paying interest on the loan amount, etc.) and other issues related to debt restructuring shall be determined individually for each particular borrower.

10. Methods and Procedures for the Exchange of Information between the Lender and the Borrower

The Lender and the Borrower shall exchange information (communications) in the following situations (when the below events occur) in the ways described below:

Event (obligation to inform)	Procedure for information exchange (method of its delivery)
The Borrower is obliged to notify the Lender of any changes in the contact information used to contact the Borrower (telephone number, residence address and other information specified in the loan application), of any changes in the method of communication of the Lender with Borrower	The Borrower is obliged to inform about this within ten (10) days by writing an application for changes in contact information indicating updated information in the Lender's office or by sending such information by registered mail to the address of the Lender's location.
Unilateral amendment of the General Terms and Conditions of the Consumer Loan Agreement by the Lender	The Lender shall notify the Borrower of amendments to the General Terms and Conditions of the Consumer Loan Agreement at least five days prior to the date of entry into force of amendments by posting them on the official website and at the places of receipt of loan applications (offices of the Company).
Borrower's notice to the Lender of the refusal to obtain a loan	The Borrower is obliged to notify the Lender of the refusal to obtain a consumer loan by calling the Lender's contact telephone number specified in the "Information on Conditions for Consumer Loan Provision, Use and Repayment" document, by sending an SMS message to the Borrower's telephone number indicated in the application form, by posting an information notice on the official website of the Lender and in the Lender's official mobile application.
Borrower's notice to the Lender of loan early repayment	The Borrower shall have the right to notify the Lender thereof no less than thirty calendar days before the repayment day by preparing a notice in writing in any office of the Lender, or by sending such notice to the email address indicated on the Lender's website, or through the personal account located on the Company's website. The Lender, within five (5) days from the date of receipt of the application based on the early repaid amount of the consumer loan, is obliged to calculate the debt amount (principal and interest), and to notify the Borrower thereof.

<p>Communication by the Lender to the Borrower of information on the presence of overdue debts under the Consumer Loan Agreement</p>	<p>The Company shall inform the Borrower about the presence of overdue debts (unfulfilled due obligations) in one or all of the following ways:</p> <ul style="list-style-type: none"> - through a telephone call; - by sending an SMS message to the Borrower's contact telephone number; - by sending a notice through the Personal Account on the Lender's website; - by sending an email to the contact email address specified by the Borrower in the loan application; - by sending written documents to the registration address of the Borrower
<p>Information provided to the Borrower after the signing of the Individual Terms and Conditions of the Consumer Loan Agreement, namely:</p> <ol style="list-style-type: none"> 1) amount of current debts of the Borrower to the Lender under the Consumer Loan Agreement; 2) dates and amounts of payments made and to be made by the Borrower under the Consumer Loan Agreement. 3) other information specified in the Consumer Loan Agreement, including a copy of the Consumer Loan Agreement. 	<p>This information shall be provided to the Borrower simultaneously with the conclusion of the Consumer Loan Agreement in hard copy, simultaneously with the payment schedule, as well as at the time of repayment of the loan amount, its part or interest on the loan at the time of repayment at the request of the Borrower.</p> <p>This information (Individual Terms and Conditions of the Consumer Loan Agreement, payment schedule, structure and amount of current debts) is also available to the Borrower in the form of electronic files provided in the personal account on the Lender's official website.</p> <p>The Borrower has the right to demand once a month during the term of the Consumer Loan Agreement to provide such information free of charge by writing an application in the office of the Company and any number of times for a fee according to the rates applicable by the Company.</p>
<p>Responses to written requests and complaints of customers (with the exception of notices of early repayment of a part of the loan or the entire loan) delivered to the Lender's registered address by post or upon application written in the office of the Lender, as well as other requests from the Borrower</p>	<p>The Company shall send responses to the Borrowers within twelve (12) business days from the date of receipt of requests.</p>
<p>Information on the presence of overdue debts under the Consumer Loan Agreement.</p>	<p>In case of non-repayment by the Borrower of funds under the Consumer Loan Agreement, the Lender no later than 7 days from the date of delay shall inform the Borrower about the presence of overdue debts orally by telephone numbers indicated</p>

	by the Borrower in the loan application or send a pre-trial claim regarding the need to repay the entire debt amount under the Agreement no later than seven (7) days from the date of occurrence of overdue debts.
Responses to other requests (not related to the performance of the Consumer Loan Agreement)	They shall be considered within 30 days, unless different time limits are prescribed by applicable laws.

In other events not stipulated in these General Terms and Conditions, where the Borrower or the Lender becomes obliged and/or required to send information to a party to the agreement, the communication shall be sent in the manner agreed upon in the Individual Terms and Conditions of the Consumer Loan Agreement.

If the Individual Terms and Conditions of the Consumer Loan Agreement contain other methods and procedures for sending information, the methods and procedures for sending information specified in the Individual Terms and Conditions of the Consumer Loan Agreement shall be applied.

11. Substitution of Parties in the Obligation

The Lender is entitled to assign rights (of claim) under the Consumer Loan Agreement to third parties, unless otherwise stipulated by the federal law or the Individual Terms and Conditions of the Agreement. Furthermore, the Borrower reserves with respect to a new creditor all rights granted to them in relation to the original Lender in accordance with federal laws.

12. Affiliation and Jurisdiction

The claims of the Borrower to the Lender for the protection of financial service consumers' rights shall be presented in accordance with the laws of the Russian Federation.

The claims of the Company to the Borrower (if the Borrower's location is within the constituent entity of the Russian Federation where the Company is located) shall be considered in the court at the place of location of the Company; the parties have agreed to change the territorial jurisdiction of the case in the Individual Terms and Conditions of the Consumer Loan Agreement. If the Borrower's location is outside the constituent entity of the Russian Federation where the Company is located, then claims shall be considered at the place of receipt of the offer by the Borrower (proposal to enter into the Agreement).

13. Final Provisions

In the event that the individual terms and conditions of the consumer loan are in conflict with the these General Terms and Conditions, the provisions set forth in the individual terms and conditions of the consumer loan shall apply.

These General Terms and Conditions shall be amended in the same way and by the body of the Company which approved them.

Amendments to the General Terms and Conditions shall come into force immediately after their adoption, and are to be published on the Internet on the Lender's official website at: www.dozarplati.com, and in the offices where loans are issued.

Information on the current version	Version No. 17, valid as from 01.07.2019
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Information on previous versions	<p>Version No. 16, applied from 06.05.2019 to 30.06.2019</p> <p>Version No. 15, applied from 28.01.2019 to 05.05.2019</p> <p>Version No. 14, applied from 12.11.2018 to 27.01.2019</p> <p>Version No. 13, applied from 01.10.2018 to 11.11.2018</p> <p>Version No. 12, applied from 21.08.2018 to 30.09.2018</p> <p>Version No. 11, applied from 01.08.2018 to 20.08.2018</p> <p>Version No. 10, applied from 19.04.2018 to 31.07.2018</p> <p>Version No. 9, applied from 01.01.2018 to 18.04.2018</p> <p>Version No. 8, applied from 01.10.2017 to 31.12.2017</p> <p>Version No. 7, applied from 01.07.2017 to 30.09.2017</p> <p>Version No. 6, applied from 06.05.2017 to 30.06.2017</p> <p>Version No. 5, applied from 05.04.2017 to 05.05.2017</p> <p>Version No. 4, applied from 21.09.2016 to 04.04.2017</p> <p>Version No. 3, applied from 01.06.2016 to 20.09.2016</p> <p>Version No. 2, applied from 01.07.2015 to 31.05.2016</p> <p>Version No. 1, applied from 01.05.2015 to 30.06.2015</p>
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Director General
of Soyuz 5 Microcredit Company LLC
Gutara Natalia Alexandrovna

/signature/

Seal:

SAINT PETERSBURG * LIMITED LIABILITY COMPANY *
SOYUZ 5 MICROCREDIT COMPANY *

Анкета-заявление о предоставлении потребительского микрозайма



Настоящим, понимая значение своих действий и руководя ими, прошу ООО МКК "Союз 5" на основании данного заявления о предоставлении потребительского микрозайма (далее - Заявления) рассмотреть возможность предоставления нецелевого микрозайма для чего добросовестно предоставляю следующие сведения:

Ф. И. О. Заемщика		Год и место рождения	
Паспортные данные	серия:	выдан:	
	номер:		
Адрес регистрации		Адрес фактического проживания (почтовый адрес)	
Домашний телефон по прописке:		Рабочий телефон:	email:
Семейное положение		СНИЛС/ИНН	
Сумма займа (рубли)		Срок займа (дни)	
Цели использования займа			
Место работы: наименование организации, адрес, телефон			
Должность:		Среднемесячный доход	
Дополнительный доход			
Наличие кредитных обязательств по кредитам в банках:			
Наличие судебных дел о несостоятельности (банкротстве)		Среднемесячный доход семьи (рублей)	
Согласие Заемщика на приобретение пакета услуг "_____"		<input type="checkbox"/> полностью ознакомлен с условиями и выражаю согласие на приобретение пакета услуг <input type="checkbox"/> отказываюсь от приобретения пакета услуг Стоимость пакета услуг составляет: _____ рублей	
Согласие Заемщика на присоединение к Соглашению о применении рекуррентных платежей по займу (ООО МКК "Союз 5")		<input type="checkbox"/> ознакомлен с условиями и выражаю согласие на присоединение. <input type="checkbox"/> отказываюсь от присоединения Стоимость услуги: бесплатно	
Согласие Заемщика на присоединение к Соглашению о применении рекуррентных платежей по услуге (ООО "_____")		<input type="checkbox"/> знакомлен с условиями и выражаю согласие на присоединение. <input type="checkbox"/> отказываюсь от присоединения Стоимость услуги: бесплатно	
Ф. И. О., конт. тел., степень знакомства (родства) с заемщиком			
Контакт 1:		Информация о супруге:	
Контакт 2:		Дети до 18 лет:	
Контакт 3:		Мобильный телефон:	

Клиент (Заемщик), выступая в качестве субъекта персональных данных и субъекта кредитной истории, предоставляет настоящее Общества с ограниченной ответственностью Микрокредитная компания "Союз 5" (ООО МКК "Союз 5" (ОГРН 1157847003896, ИНН 7838031377, включенное 12.10.2015 Банком России в государственный реестр микрофинансовых организаций под номером 001503140006946, адрес местонахождения: 190031, Санкт-Петербург, пер. Славский, 14/35, лит. А, пом. 62-Н, оф. 1-204, являющееся членом СРО НП «МиР» (далее - Займодавец) на обработку персональных данных, на представление информации третьим лицам, в том числе бюро кредитных историй, на получение рекламной и иной информации от ООО МКК "Союз 5". Клиент (Заемщик) подписанием настоящего Соглашения безусловно принимает (предоставляет акцепт) со всеми его положениями.

Настоящее Соглашение, предоставленное Клиентом (Заемщиком) Займодавцу, действует в отношении всех персональных данных Клиента (Заемщика) с момента собственноручного подписания и действительно в течение 5 (пяти) лет после выполнения сторонами обязательств по договору потребительского микрозайма. После прекращения принятых обязательств Заемщик имеет право отозвать настоящее согласие. Отзыв осуществляется в письменной форме. После получения отзыва персональные данные подлежат уничтожению либо обезличиванию в порядке, предусмотренном действующим законодательством РФ.

1. Я, _____, предоставляю Займодавцу согласие на обработку с использованием средств автоматизации, а также без использования таких средств в соответствии с Федеральным законом от 27.07.2006 № 152-ФЗ «О персональных данных», всех моих персональных данных, указанных в Заявлении на предоставление потребительского микрозайма в целях получения займа, заключения и исполнения обязательств по договору потребительского микрозайма, формирования данных об обращении за займом и кредитной истории, предложения продуктов и услуг, обслуживания лиц, подающих заявку на получение микрозаймов, (клиентов), а также полученных Займодавцем от третьих лиц в соответствии с настоящим Соглашением и законодательством РФ, включая информацию, содержащуюся в моей кредитной истории, посредством использования средств автоматизации или без использования таких средств, включая сбор, запись, систематизацию, накопление, хранение, уточнение (обновление, изменение), извлечение, использование, обезличивание, блокирование, уничтожение, передачу (распространение, предоставление, доступ), включая передачу третьим лицам, в том числе ООО «ДЗП-Развитие» (7838513677), ООО «Долговое агентство «Фемида»» (7805646537), ООО «Цпа-лид» (4703169689), ООО «Алимеро» (7838088253), ООО «Коллект-Успех» (7838088260), но не ограничиваясь, юридическим лицам, действующим на основании агентских договоров или иных договоров, заключенных с Займодавцем, в том числе, но не ограничиваясь в случае невыполнения и/или ненадлежащего выполнения мной обязательств по договору потребительского микрозайма с целью осуществления этими лицами действий, направленных на взыскание просроченной задолженности по договору потребительского микрозайма, государственным органам и/или органам местного самоуправления на основании соответствующих запросов, а также иным третьим лицам при выполнении требований законодательства РФ.

2. Я согласно ст. 152.1 ГК РФ предоставляю Займодавцу согласие на обработку и хранение своего изображения (фотографии, видеозаписи).

3. Я предоставляю Займодавцу в соответствии с настоящим Соглашением право на обработку предоставленных мной персональных данных третьих лиц, указанных в заявлении на предоставление потребительского микрозайма и подтверждаю, что персональные данные третьих лиц, а также указанные их контактные телефоны предоставляются мной с согласия таких лиц.

4. Я предоставляю согласие на получение по сетям электросвязи, а именно телефонной, факсимильной, подвижной радиотелефонной связи, рекламной информации (рассылок) об услугах, оказываемых Займодавцем, оповещений о проводимых маркетинговых акциях в течение срока действия настоящего Соглашения, для осуществления опросов с целью изучения мнения об оказываемых услугах.

5. Я выражаю свое согласие на запрос Займодавцем моей кредитной истории, получение сведений о моей кредитной истории от бюро кредитных историй, на передачу и раскрытие моих персональных данных (информации), содержащейся в основной части кредитной истории, а также иных данных, предусмотренных Федеральным законом от 30.12.2004 № 218-ФЗ «О кредитных историях» в бюро кредитных историй с целью выдачи займа. Право выбора бюро кредитных историй предоставляется мной Займодавцу, по его усмотрению, и дополнительного согласования со мной не требует. Согласие действует в течение двух месяцев со дня подписания.

6. Я подтверждаю, что действую к собственной выгоде, иное лицо, к выгоде которого я действую, (выгодоприобретатель) не имеется да нет

7. Я подтверждаю, что лица, уполномоченные в порядке, установленном законодательством РФ, представлять мои интересы в отношениях с Займодавцем, (представители) не имеются да нет

Дата заполнения «__» _____ 20__ г.

Подпись Заемщика: ✓ _____ (_____)

8. Я подтверждаю, что лицо, имеющее возможность контролировать мои действия, (бенефициарный владелец) не имеется да нет

9. Я подтверждаю, что я иностранным должностным лицом и/или должностным лицом публичной международной организации и/или лицом, замещающим (занимающим) государственную должность РФ, должность членов Совета директоров Центрального банка РФ, должность федеральной государственной службы, назначение на которую и освобождение от которой осуществляется Президентом РФ или Правительством РФ, должность в Центральном банке РФ, государственной корпорации и иной организации, созданной РФ на основании федеральных законов, включенной в перечни должностей, определяемой Президентом РФ, а также их супругом, близким родственником (родственником по прямой восходящей и нисходящей линии (родителем или ребенком, бабушкой, бабушкой или внуком), полнородным и неполнородным (имеющим общих отца или мать) братом и сестрой, усыновителем и усыновленным) не являюсь. да нет

10. Настоящее согласие может быть отозвано посредством направления соответствующего уведомления о его отзыве Заимодавцу по адресу: 190031, Санкт-Петербург, пер. Спасский, 14/35, лит. А, пом. 62-Н, оф. 1-204. При этом я подтверждаю, что ознакомлен и согласен, что Заимодавец вправе продолжить обработку персональных данных без моего согласия для исполнения договора, стороной которого либо выгодоприобретателем или поручителем, по которому я являюсь.

Дата заполнения «__» _____ 20__ г.

Подпись Заемщика: ✓ _____ (_____)