

General credit conditions

1. Parties to the agreement

The parties to the credit agreement are the credit provider and the debtor. The debtor is specified in the agreement.

2. Credit provider

Lindorff Invest Oy (hereinafter "Invest")

Business ID 0425475-3

Registered office Helsinki
Street address Joukahaisenkatu 6, 20520 Turku
Postal address P.O. Box 20, 20101 Turku

3. Information on the credit

Invest offers the debtor a goods-or-services-related lump-sum credit. The amount of credit is formed from the total sum of the goods or services for which the credit is granted, together with any handling costs, and is specified in the agreement. The credit cannot be drawn out for the debtor's personal use, and the credit does not include a credit limit that would be released to the creditor's use after payments. The term of the credit agreement is defined in the part payment agreement.

4. Credit costs

The annual interest rate, monthly fee and effective annual interest rate of the credit are specified in the agreement. The basis for the determination of the annual interest is 360 days. In addition, the credit provider is entitled to charge an action fee or EUR 5 for an action, such as changing the payment plan or moving the due date, performed upon the debtor's request.

5. Concluding the credit agreement

Granting the credit requires that:

- the debtor returns this credit agreement filled in, dated and signed to the credit provider by the due date specified on the first page of the agreement and pays the first instalment; or
- accepts the terms of the credit agreement, confirms the agreement using their bank credentials (the Tupas identification service) by the due date and pays the first instalment.

If the debtor does not return the agreement or approve it electronically in time, the credit provider is entitled to call in the whole credit amount due for immediate payment. As a prerequisite for the credit agreement entering into effect, the product must be picked up or the seller must send it to the debtor without delay and no later than 30 days after the purchase transaction.

6. Repayment of the credit

The size of the instalment, the number of instalments and the payment interval are specified in the agreement. The credit provider is entitled to change the number of instalments or raise the instalment amount if the price of the credit increases due to expenses caused by a breach of the agreement by the debtor. The debtor is entitled to repay the credit or a part of it prior to the due date.

7. Consequences of a breach of the agreement

A fee of EUR 5 will be charged according to the debt collection law for sending a reminder. With regard to the payment demand and transfer to debt collection, the currently valid legislation will be observed.

According to the provisions included in Chapter 7 of the Consumer Protection Act, the credit provider is entitled to call in the whole credit amount due for immediate payment if the debtor's payment has been delayed by more than a month and the delayed amount is at least ten per cent or, if it includes more than one instalment, at least five per cent of the credit price or if it includes the entire remaining amount due or the debtor's other breach of the agreement is substantial. However, the credit provider does not have the above right to call in the credit if the delayed payment is due to the consumer's illness, unemployment or other comparable issue beyond their control, unless this would be clearly unreasonable to the credit provider considering the duration of the delay and other circumstances.

8. Reporting delayed payment information

The credit provider is entitled to report and store information on a delayed payment in the credit information register if the payment is delayed by at least 60 days from the original due date, unless the credit provider and debtor have made a new payment agreement after the original due date. An additional prerequisite for reporting and storing delayed payment information is that the consumer credit agreement the obligations of which the delayed payment information concerns has mentioned the submission of delayed payment information to the keeper of the credit information register, and that the credit provider has sent a written demand for payment to the debtor at least 21 days before submitting the information, including a reminder of reporting the delayed payment information and entering it into the credit information register as well as of the above prerequisites for storing the delayed payment information. The creditor must report to the keeper of the credit information register the settlement of a receivable the neglect of which the creditor has earlier reported to the keeper of the credit information register.

9. Rights of the debtor according to the law

A consumer is entitled to receive an amortisation table at any time during the term of a credit agreement upon request and without any charge. A debtor with the right to withhold payment or receive a reimbursement, damages or other monetary settlement from the seller or service provider due to a breach of the contract by them also has this right towards the credit provider that financed the sale or service. However, the credit provider is not obligated to pay the consumer more than it has received from the consumer in payments. If the sale is otherwise

cancelled through an agreement between the seller and the debtor, the debtor can also refer to the cancellation of the sale with regard to the credit provider that financed the sale. However, the debtor does not have this right if the credit provider has clearly and well in advance notified the debtor that the seller does not have the right to control the agreement or the credit provider can otherwise show that the consumer has been aware of the restriction of the seller's rights.

10. Cancellation right

The debtor is entitled to cancel a consumer credit agreement by notifying the credit provider of this in a permanent fashion within 14 days of signing the agreement or of a later date on which the debtor received the credit agreement in printed or electronic form. If the debtor cancels the agreement, they can be charged interest on the credit for the time the credit has been available to them as compensation. When the debtor cancels the credit agreement, the credit provider is entitled to demand as compensation the credit interest for the time the credit has been available to the debtor. The debtor shall pay the credit provider the above compensation without delay and 30 days after sending the notice of cancellation at the latest; otherwise, the cancellation will become void.

11. Paying off the credit prematurely

The debtor is entitled to repay a consumer credit or a part of it before the due date. If the debtor repays the credit or a part of it in advance, the part of the credit costs assigned to the unused credit period shall be deducted from the remaining amount that is due the credit provider. However, the credit provider is entitled to charge in full the actual costs of actions related to establishing the credit relationship, specified in the credit agreement.

12. Notifications

Written notifications to the credit provider referred to in this agreement must be sent to the official address of the credit provider, stated in the Trade Register. The debtor is obligated to inform the credit provider of any change in their contact information. The credit provider is entitled to send the written notifications referred to in this agreement and caused by it in a manner binding on the debtor to the address specified in the agreement until the debtor has reported a change in their contact information.

13. Other terms of the agreement

The credit provider is entitled to transfer their rights under the credit agreement to a third party by notifying the debtor of this in a permanent fashion. After the transfer, the transferee will be responsible as a credit provider for the obligations arising from this agreement. The debtor is not entitled to transfer their rights and obligations under this agreement to a third party. If the debtor cancels the sale of the product that is the subject of this credit agreement within 14 days of receiving the product, or of a later date on which the debtor received an order confirmation, based on an agreement made through door-to-door selling or distance selling, this credit agreement is also automatically cancelled. Accordingly, the agreement is automatically cancelled if the original sale is cancelled based on Chapter 6, Section 20, of the Consumer Protection Act (failure of the business to provide information).

14. Making the credit decision and handling personal information

At its discretion, the credit provider may grant a credit to an applicant over 20 years of age. The credit provider uses a statistical credit decision model for making the credit decision, utilising information obtained from the debtor, the Population Register, Lindorff Invest Oy's customer register and credit information companies. By signing the agreement or accepting it electronically, the debtor accepts that their personal information will be checked in the registers mentioned above. Furthermore, the debtor accepts that their personal information will be used in making the credit decision and that the credit provider stores and keeps the personal information in its register according to the Personal Data Act. The personal information will be used for managing the customer relationship and creating statistical analyses. Information concerning the handling of the personal information and correcting it and deleting it from the register can be requested from the credit provider in writing.

15. Legal remedies and the supervising authority

This agreement is governed by Finnish legislation. As this agreement is governed by the Consumer Protection Act, its supervising authorities are the consumer ombudsman and the Finnish Competition and Consumer Authority. The debtor is entitled to institute proceedings concerning the credit agreement in the district court of their place of residence in Finland or the district court of the judicial district in which the credit provider's registered office or headquarters is located. If the debtor does not have a place of residence in Finland, any disputes concerning the agreement will be settled in the District Court of Helsinki.

The debtor is also entitled to submit any dispute concerning the agreement to the Consumer Disputes Board for processing, www.kuluttajariita.fi or to the Finnish Competition and Consumer Authority Siltasaarenkatu 12 A, Helsinki

