

## PRE-CONTRACTUAL LOAN INFORMATION FOR INDIVIDUAL PERSONS

**Introduction** - This pre-contractual information serves to help you better understand the terms and conditions of the loan, as well as your rights and obligations, if Paysera approves your request for this and if you decide to enter into this Agreement. This document is informative and in no way represents an obligation for Paysera to grant you the loan. The figures given in this document are based on your requests for the amount, duration, and other conditions for the loan, as well as on other information you have provided to Paysera. In the event that after receiving this pre-contractual information, you change your request regarding the amount, duration, and other terms of the loan, then the figures given in this pre-contractual information may also change.

**Product** - Consumer Credit.

**Loan Terms and Conditions** - Below are the loan Terms and Conditions, which are based on your request for the amount, duration, and other terms of the loan. Therefore, as explained in the introduction to this document, if after accepting this pre-contractual document, your request for the amount, duration, and other conditions of the loan changes, then the conditions and deadlines noted below will also change:

Loan Amount: 100 euro, 300 euro, 500 euro; Loan Duration: 1 month, 2 months, 3 months;

Interest rate: 2% (monthly) 24% (annually) Effective Interest Rate (NEI): 26.82%;

Administrative fee: 0;

The monthly instalment and the total amount to be paid are presented with the assumption that the loan will be approved at the time of signing the loan Agreement. Therefore, if the loan is granted later than the date of signing the Agreement, or if the date of the first instalment for payment exceeds the deadline of one month, then the monthly instalment and the total amount for payment may change. Therefore, the exact amount of the monthly instalment and the exact total amount for payment will be presented in the payment plan, which will be an integral part of the loan Agreement.

**Interest Rate** - The interest rate percentage will be applied on an annual basis to the principal/principal amount, and the same will remain fixed throughout the duration of the loan. The current number of calendar days of the month and year with 365/366 days will be used to calculate the interest rate. However, if Paysera offers you any preferential interest, with the requirement that you meet certain conditions set by Paysera and you do not meet those conditions, then Paysera will change the preferential interest to the standard interest that applies to all other clients for the type of loan that has been approved for you.

**Effective Interest Rate NEI** - The total cost of the loan, presented as an annual rate of the total value of the loan, through which the discounted cash inflows must equal the discounted cash outflows. For discounting, the actual number of (calendar) days of the month and year with 365/366 days should be used. The effective interest rate is calculated based on the assumption that the loan Agreement is valid for the agreed period and the parties fulfil their obligations, according to the terms and deadlines set by this Agreement. The effective interest rate does not include the costs required by third parties for the purpose of executing the loan Agreement, explained below in the loan cost section. Interest - In case of delay in instalment payments, interest will be applied at a percentage of 1% per month (12% per year) and will be calculated on the amount of the unpaid principal of each late instalment. Late interest will start to be applied after the 5th (fifth) day of each late instalment, and will be calculated from the first day of delay until the day of full payment of each late instalment. Therefore, the monthly instalment noted above may change until the late interest is applied.

Cost of the loan - Be informed that, in the execution of this Agreement, there are also costs that can be applied either by Paysera or by different institutions, and as such are not included in the general cost of the loan, or in Effective Interest Rate - NEI, including but not limited to:

a) Any fee that may be applied by Paysera for changes to the terms of the Agreement, such as the release or replacement of the pledge, mortgage, Co-Borrower, or Guarantor, during the duration of the loan, in accordance with Paysera's price list;

b) Expenses incurred as a result of your defaulting on the loan;

c) All expenses related to the management of loan defaults;

d) Any other expenses requested by other institutions related to the implementation of this Agreement, throughout the duration of this Agreement.

The aforementioned expenses are mandatory and the same are not included in the effective interest rate, therefore the same must be realised with your own funds and in the required manner and time.

### **Prepayment of the loan**

1. The client has the right at any time before the maturity date to repay in full or in part their obligations from the consumer credit Agreement. In this case, the creditor must do a reduction in the total cost of credit. This reduction consists in the reduction of interest and costs applied on the unpaid part of the loan, for the remaining period according to the Agreement credit. After accepting the loan prepayment request, the lender must complete all loan closing procedures within fifteen (15) days.

2. In the case of repayment of the loan before the deadline, the lender has the right to the compensation of fair and reasonable costs that are directly related to repaying the loan before the deadline, provided that early repayment belongs to the period during which the interest rate is fixed, as defined in the loan Agreement.

3. If the period between early repayment and maturity of the loan is over one (1) year, the compensation specified in paragraph 2 of this article does not exceed one (1%) per cent of the amount of the loan paid before the deadline and if this period does not exceed one (1) year, the compensation will not exceed zero-point five (0.5%) per cent of the loan amount – the principal paid before the deadline.

4. Compensation for payment before the maturity date will not be required:

4.1. if the settlement is realised on the basis of an insurance contract, which has the purpose of settlement of credit;

4.2. in the case of credit in the form of overdraft; OR

4.3. if the early repayment of the loan belongs to a period for which the loan rate is not fixed.

**Right to withdraw from the Agreement** – You have the right to withdraw from this consumer credit Agreement within a period of fourteen (14) calendar days. This term starts from the date of signing the contract. Before exercising this right, you must notify the Lender of your intention (within the aforementioned period of fourteen (14) days) to withdraw from the loan Agreement.

If the loan has been disbursed and benefited by you and if you exercise the right to withdraw from the Agreement, the Lender will notify you of the amount of the loan that must be returned by you. This value consists of the amount of principal and interest for the relevant days, as well as the lender's expenses, including those expenses created by actions with third parties for the effect of disbursing the loan.

**Obligation to fulfil the terms of the loan** – You are obliged to fulfil in a timely manner all the obligations arising from the Agreement on the loan. Otherwise, Paysera has the right to take all necessary steps to realise its rights related to the loan Agreement, implying also the initiation of the enforcement procedure for securing the loan.

**Paysera's rights** – In the event that you fail to fulfil the loan obligations, then Paysera will have the right to take all necessary measures to realise its rights on the loan, including the demand for payment of the full payment of the loan on your part, the blocking and debiting of all your accounts with Paysera, and the initiation of judicial and enforcement procedures in order to realise your own requirements, related to this loan.

**The right to complain** – You are hereby informed that, for any remark or complaint related to this Agreement, you can address Paysera through one of the following ways: a) postal address Paysera Kosova Sh.P.K. Emperor Justinian no. 132, Pejton Prishtine 10000 Pristina, Complaints Handling Unit; e) through phone numbers +38338607607 and +38349456 021. If you are not satisfied with Paysera's answer, then you can turn to the CBK, the Court, or any other institution, for handling your complaints.

The right to request a draft of the Agreement before signing it – Before signing the loan Agreement, you have the right to request a draft of this Agreement, free of charge, so that you can read it before signing it and be informed about all your rights and obligations upon signing this Agreement.

The right to additional information – If the information listed in this document is insufficient for you to correctly understand the terms and conditions of this loan, or your rights and obligations related to this loan, then you can request additional clarifications from Paysera. Validity of this pre-contractual information – This pre-contractual information is valid for 10 days from the date of signature.