

# Terms and Conditions of B Secure+ customer status

1. A loan customer (User) of Bondora AS (Estonian registry code 11483929, hereinafter: Bondora) has the right and opportunity to obtain the status of a B Secure+ customer by submitting a relevant application to Bondora via the Portal and, if Bondora accepts the application, confirming their acceptance of the Terms and Conditions of B Secure+ customer status. The B Secure+ customer status comes with a number of benefits, special rights and discounts, as well as offers from Bondora's cooperation partners (see Section 3), but also an obligation to pay Bondora a monthly fee for the B Secure+ customer status (for Monthly Fee, see Section 8). The B Secure+ customer status is not granted to a User who has a long-term debt to Bondora and/or against whom Bondora has become entitled to initiate debt collection through a court.

2. In addition to these Terms and Conditions, Bondora's Terms of Use, Bondora's Price List, and other agreements (including loan agreements) concluded between the User and Bondora continue to apply to the User with the B Secure+ customer status, unless otherwise provided by these Terms and Conditions. In addition to the terms defined in these Terms and Conditions, the terms familiar from Bondora's Terms of Use are also used herein.

3. The B Secure+ customer status is applied to a User immediately after the User has received a confirmation from Bondora that the application has been accepted and the User has confirmed the acceptance of these Terms and Conditions. The B Secure+ customer status provides the User with the following benefits, special rights and discounts:

- the right to receive automatic notifications via the Portal and other information channels (email, SMS) about various circumstances related to the agreements concluded between the User and Bondora and to change the notification settings as the User wishes;
- access to priority customer support, where B Secure+ customer's messages are answered first;
- the right to set a single payment date for all payments to be made under the loan agreements concluded between the User and Bondora and to change that date as the User wishes (see Section 4);
- the right to make early repayments at no extra cost and hassle-free (see Section 6);
- the right to have priority access to Bondora's new services and offers;
- the right to receive special offers and discounts from Bondora's cooperation partners. The full list of Bondora's cooperation partners and special offers can be found on Bondora's website;
- the right to suspend at no extra cost the repayments of principal under all loan agreements concluded between the User and Bondora for a period of 5 years starting from the time chosen by the User (see Section 5);
- the right to extend the payment schedule.

Bondora has the right to unilaterally add, modify and terminate the benefits, special rights and discounts as well as offers from cooperation partners related to the B Secure+ customer status.

4. A User with the B Secure+ customer status has, among other things, the right to set a single payment date for payments to be made under all loan agreements concluded between the User and Bondora and to change this date as the User wishes in the future. If the User has several effective loan agreements, the change in the payment date is applied to all of them in the same way. After each setting or change of the payment date, the User cannot change the payment date again until the User has made payments under the loan agreements on at least one occasion on the effective (set or changed) payment date.

5. A User with the B Secure+ customer status has, among other things, the right to suspend the principal repayments under all loan agreements concluded between the User and Bondora for a period of 5 years (the Break), during which the User is required to pay only interest payments and other ancillary costs under the loan agreements, after which the User makes all payments (including principal repayments) on the basis of the new payment schedule calculated before the start of the Break (see also Section 5.5). Specifically, the Break works like this:

- 5.1. The User may, at their sole discretion, choose when the User wishes to start the Break by submitting an application to Bondora via the Portal for starting the Break and having the consequent changes made to the loan agreements. The Break starts once Bondora has approved the application.
- 5.2. If the User has several effective loan agreements, the Break is applied to all of them in the same way.
- 5.3. If the User and Bondora conclude a new loan agreement during the effective period of the Break, the Break is automatically applied to it for the period from concluding the new loan agreement until the end of the Break, and this is taken into account in the conditions of the loan agreement.
- 5.4. Before confirming the start of the Break, Bondora calculates and provides the User with a new payment schedule (see also Section 5.5) and a new standard information sheet for each effective loan agreement, as well as the agreement(s) on making changes to the loan agreements in connection with the Break.
- 5.5. Bondora may ask the User for the data and documents necessary for the creditworthiness assessment before confirming the start of the Break. Bondora does not confirm the start of the Break if the User's creditworthiness cannot be assessed or if the User's creditworthiness does not allow to start the Break.
- 5.6. At the end of the Break, the User's obligation to make the loan principal repayments in addition to paying interest payments and ancillary costs is restored. The User makes the aforementioned payments on the basis of the new payment schedule calculated before the start of the Break, which may be longer than the payment schedule in force before the start of the Break.
- 5.7. After the end of the Break or during the effective period of the Break, the User can, if desired, reapply for the start of the Break and/or the extension of the Break. The User cannot start a new Break until one month has elapsed after the end of the previous Break.
- 5.8. Upon termination of the B Secure+ customer status for any of the reasons set out in Sections 9 to 11, the Break also ends and the User starts making all payments (including principal repayments) under the effective loan agreements on the basis of the new payment schedule calculated immediately before the start of the Break.
- 5.9. If a customer has activated the Break for their loan agreement(s), then, when applying for a new loan and when it is issued by Bondora, these provisions also apply to the new loan.

6. In case of activation of the B Secure+ customer status in accordance with these Terms and Conditions, the early repayment function is also activated at no extra cost. Early repayment takes place on the date specified in the User's payment schedule, provided that there are sufficient funds on the User's account to cover the entire monthly payment under the payment schedule, and at least 5 euros remain on the User's account after making the current monthly payment. If after making the monthly payment under the payment schedule, the User's account has at least 5 euros available money, it will be automatically used to reduce the principal.

7. If the B Secure+ customer has at least one effective loan agreement with Bondora, the customer has no overdue debts to Bondora, the customer has made all payments under all loan agreements with Bondora on time and in full and has also made at least three (3) repayments under any single effective loan agreement with Bondora (meeting all these conditions is considered good payment behavior), then this B Secure+ customer:

- 7.1. participates in great prize draws for B Secure+ customers;
- 7.2. can apply for a full grace period (during which no repayments of principal and payments of interest or management fees are made) for one month per year for all existing loan agreements at a time, and the repayment schedule for all existing loans is extended by each such grace period. For the sake of clarity, the Monthly Fee for B Secure+ must be paid even during the grace period.

8. For the status of a B Secure+ customer, the User pays Bondora the Monthly Fee indicated in the Price List, which is automatically debited from the User's account with Bondora once a month. The first Monthly Fee payment must be made together with the first loan payment to be made after the B Secure+ customer status becomes effective. Further Monthly Fee payments are made with the first loan payment in the respective month. If the User exercises the right that comes with the status of a B Secure+ customer to set a single payment date for all payments under the loan agreements, the Monthly Fee is also paid on that date in the future. The User is responsible for ensuring that the User's account with Bondora has sufficient funds to pay both the payments under the loan agreements and the Monthly Fee. Otherwise, Bondora has the right to terminate the validity of the B Secure+ customer status (see also Section 11).

9. The User has the right to withdraw from the status of a B Secure+ customer at any time by notifying Bondora. In that case, Bondora terminates the application of the B Secure+ customer status to the User as soon as possible and sends the User a relevant confirmation.

10. Bondora reserves the right to partially restrict the use of the B Secure+ services if this is necessary due to the results of the credit risk assessment or regulatory restrictions.

11. Bondora has the right to unilaterally terminate the application of the B Secure+ customer status to the User if the User's financial situation deteriorates significantly or if the User does not meet Bondora's requirements for the status of a B Secure+ customer, as well as in other cases provided by legislation. In that case, Bondora notifies the User of the termination of the application of the B Secure+ customer status at least 14 days in advance.

12. Bondora has the right to terminate the application of the B Secure+ customer status to the User without prior notice if the User fails to pay the Monthly Fee or fails to perform an obligation (including the payment obligation) under any other agreement concluded with Bondora within the 14-day additional term provided by Bondora or if it is necessary for compliance with legal requirements.

13. After the end of the B Secure+ customer status, all benefits, special rights and discounts related to the status also expire and the User is no longer able to use them.

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