



## Pre-contractual information for the borrower

In accordance with responsible lending requirements and obligation of submitting warnings provided for by the legislation and for assisting the borrower to make an informed loan decision, MONEYZEN is obliged to provide the borrower with the information on the significant terms of the loan agreement and obligations associated with borrowing before entering into the loan agreement.

The borrower shall decide to borrow a loan by evaluating, based on the information provided, the suitability and terms of the loan product and financial situation and shall be responsible for the consequences associated with entering into the loan agreement.

Borrowing is a financial commitment and requires careful consideration. Before making a decision, it must be taken into account that the loan taken must be repaid with interest. Before borrowing, one must carefully consider whether the loan is the only solution or whether there are alternatives. Choose the best solution. Remember that there are different types of loans. With the help of our customer service you can find the right and affordable solution for you if needed. Do not hesitate to consult with a specialist!

Prior to entering into the loan agreement, the loan applicant confirms familiarity with the terms of the loan agreement to be concluded, acknowledges the possible consequences arising from the conclusion of the loan agreement. In case of additional questions, customer service is ready to provide explanations and additional information. For questions, please contact customer service at the contacts referred to on the MONEYZEN website.

When reviewing your loan agreement, it is important to pay special attention to the following:

1. Read carefully the terms of use of the MONEYZEN portal, price list and pre-contract Information.
2. Read carefully the terms and conditions of the loan offer (amount, currency, contract fees, period, interest rate, APR, price list).
3. Disbursement of the loan. The loan amount is available immediately after the conclusion of the loan agreement. The transfer of the loan to the bank account incurs a fee according to the price list.

4. Interest and basis for its calculation. You will pay interest for the use of the loan amount according to the agreed interest rate in the contract (interest rate as a percentage per year). We calculate interest from the day we disburse the loan, based on a calendar month of 30 days and a 360-day year.

5. Right of withdrawal from the contract. If you have entered into a contract, you have the right to withdraw from it within 14 days. To do this, you must use a technical solution in the user environment. When withdrawing from the contract, you must repay both the loan amount and the interest accrued by the date of withdrawal, no later than 30 days after your withdrawal request. If you fail to repay the loan by that time, it will be considered that you have not withdrawn from the contract.

6. Terms of fulfilling the obligations under the loan agreement. Loan repayment dates and amounts are fixed in the loan agreement (payment schedule). The payment amount must be credited to MONEYZEN's bank account by the date specified in the payment schedule, and the loan must be repaid by the last due date. If a payment schedule is provided for in the contract, payments shall be made according to the payment schedule..

7. Conditions for loan repayment, including the due dates and frequency of the payments, the formation of interest and principal repayments. If you enter into a contract, you will have to pay an equal amount each month (annuity payment). The annuity payment consists of loan repayment, interest, and management fees. In the case of an annuity schedule, the principal repayment is smaller and the interest payment is larger at the beginning of the loan period, while the distribution is reversed at the end of the loan period..

8. Terms and conditions for early repayment, including notice period and fees. Early repayment option can be used immediately and MONEYZEN will be entitled to a contract termination fee according to price list.

9. The special terms and conditions agreed in the loan agreement shall be included as special terms and conditions in the loan agreement.

10. Possible consequences for the borrower in case of breach of the loan agreement, associated expenses. In case of default on the borrower's payment obligation, MONEYZEN has the right to demand default interest, fees associated with handling the debt according to the price list, and a fine for breaching the loan agreement. The default interest rate is specified in the contract, the fees for handling the debt and fine are specified in the price list. If a debt occurs, MONEYZEN will send the debt notices for which MONEYZEN charges fees. In case of a long-term debt (over 90 days), MONEYZEN has the right to register default payment in the credit registry.

11. The right of MONEYZEN to terminate the contract and the consequences of such termination. If the borrower has been in partial or full default for at least three consecutive payments, or if the borrower has breached another obligation

specified as a basis for early termination in the contract (e.g., providing incorrect information, grounds arising from MONEYZEN's Terms of Use), MONEYZEN may terminate the loan agreement prematurely and demand early repayment of the entire loan and fulfillment of outstanding financial obligations. If the borrower fails to repay the loan, MONEYZEN has the right to demand repayment of the loan and fulfillment of other financial obligations from the guarantor securing the performance of the contract.

12. Guarantees and collaterals. Setting up collateral as specified in the contract may be a prerequisite for disbursing the loan. Accepted collaterals and their scope (pledge amount, guarantor liability limit, etc.) are specified in the respective collateral agreement. MONEYZEN has the right to demand the establishment of (additional) collateral if the borrower's creditworthiness has significantly deteriorated or financial obligations have increased. If the borrower's creditworthiness has significantly deteriorated or financial obligations have increased.

13. Costs associated with entering into the loan agreement.

- 1) Fees, related to concluding the loan agreement, including contract fee, ZenFund fee, and credit score fee
- 2) Fee for changing the terms of the contract according to the price list

14. Existence of a user account and obligation to pay funds. By the time of entering into the loan agreement, the borrower must have a registered user account to which the funds under the loan agreement will be transferred and from which MONEYZEN will deduct the payments arising from the loan agreement. By entering into the loan agreement, the borrower undertakes the obligation to ensure that there are sufficient funds on the MONEYZEN user account to fulfill the obligations specified in the loan agreement.

15. Risk of potential decrease in borrower's solvency. As a borrower you must consider the possibility that during the term of the loan agreement, your financial stability may decrease and you may encounter difficulties if one or more of the following events occur:

- overall deterioration of the economic environment
- loss / decrease of your salary or other income
- increase in spending due to additional dependents
- undertaking additional financial obligation
- Concealment of your actual interests and / or financial capacity when applying for a loan, etc

16. Payment schedule of the loan agreement. The payment schedule included in the contract (comprising principal, interest, and administrative fee) specifies the

monthly payment amount and due dates of the payments. It serves as the basis for fulfilling the obligations arising from the loan agreement.

17. Amendment of the Terms of Use MONEYZEN reserves the right to unilaterally amend the contract or its standard terms and conditions if the relevant legal provisions change and all contracts entered into must be brought into line with them. MONEYZEN has the right to unilaterally change the Terms of Use by notifying at least 30 days in advance. You can read the amended terms and conditions on the MONEYZEN website. You have the right not to accept any changes to the agreement and to terminate the agreement with MONEYZEN within the specified period. If you do not terminate the agreement within this time frame, it will be considered that you agree to the changes.

18. All disagreements regarding the agreement between the User and MONEYZEN will be resolved amicably if possible. In the event of payment difficulties, the Borrower has the right to turn to MONEYZEN to conclude an out-of-court settlement. If the parties fail to reach an agreement, the dispute shall be settled by a conciliation body (e.g. consumer complaints commission or a court). If the user and MONEYZEN cannot agree on how to settle the outstanding claims, MONEYZEN will resort to court. In such cases, court costs will be added to the claims arising from the loan agreement. If it is necessary to turn to a bailiff to enforce a court decision, enforcement costs, the size of which depends on the total claim, shall be paid by the borrower. You can also find more information on the Customer Complaint Procedure.