

Lender	Intus Hoiu-laenuühistu, Reg nr. 12748028
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## 2. Description of product

Type of credit	Credit Limit Loan with prepaid MasterCard
Applicable amount of credit limit	200 EUR, 400 EUR, 600 EUR, 1200 EUR, 2000 EUR, 3000 EUR.
Application terms <i>Credit lending process and shedule</i>	The product is available only for Intus Savings and Loan Association members. Members shall submit the Application Form to Intus Savings and Loan Association. Application form can be submitted via the webpage or in writing at Intus Savings and Loan Association`s office. First-time applicants must identity theirselves with ID card or at Intus Savings and Loan Association`s office. The credit agreement is considered to be enclosed after the credit limit amount was transferred to the Member`s prepaid MasterCard Account with Intus. Creditor shall issue a credit amount in euros, transferring it to the customer's prepaid MasterCard account with Intus on the same day when the Member has activated prepaid MasterCard with Intus.
Agreement duration	Up to 5 years
Repayments and, if necessary, examples of different interest rates for those loan parts, what base consumer credit contract payments are calculated on to cover repayments.  If necessary  All consumer credit repayment and cost of credit throughout the inclusion of total payments.  If necessary  Consumer guarantees required  <i>Consumers demand for consumer credit contract guarantees description.</i>	Member shall repay 20% of granted credit limit amount each month. If Member`s debt is smaller than 20% of the initial amount, monthly repayment is equal to the size of the outstanding debt, plus interest and other fees.  Interest and fees shall be paid as follows:  Accrued interest, fees are due to be paid on monthly bases.  No

### 3. Costs connected to the credit

Annual Interest Rate or possibly different consumer credit agreement, the applicable interest rates.	
<p>Annual Percentage Rate  <i>Total cost of credit, expressed as an annual percentage of the amount of credit or the credit limit. APR can help you compare different offers.</i></p>	<p>600 EUR limit loan with full repayment after 30 days:</p> <p>For Bronze Members effective interest rate is 18% per annum. The interest of 18% and there is no other fees included into the contract.</p> <p>For Gold Members effective interest rate is 14.80% per annum. The interest of 14.80% and there is no other fees included into the contract.</p>
<p>Is it obligatory to fulfill following terms to obtain credit:</p> <ul style="list-style-type: none"> <li>- To enter into the contract of insurance, or</li> <li>- Other ancillary agreement</li> </ul> <p><i>If any other ancillary agreement costs stay unknown to Lender they are not included into the APR rate.</i></p>	<p>No No</p>
<p>The costs involved</p> <p>Other charges arising from consumer credit agreement</p> <p>If necessary</p> <p>Conditions for future fees changes</p> <p>Late payment costs</p> <p>Missing payments could have severe consequences (eg forced sale) and it may be difficult to obtain credit;</p>	<p>Fees vary depending on the membership level and other conditions. All fees are listed in the Price List available on the webpage.</p> <p>Intus Savings and Loan Association has the right, at his own discretion, to unilaterally change the amounts shown in Price List by notifying Member via web site at least one day prior to its implementation.</p> <p>Late payments entails the creditor to claim:  Interest at 0.2% per day of the loan agreement  Notifications about payment delay via email are free of charge.  Reminder Letter to € 5</p>

	Together with unpaid invoice following costs can occur: debt collection services in accordance with the Price List of the Service Provider, bailiff's fees, which are set by law.
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#### 4. Other important legal aspects

Right of withdrawal <i>Consumer may cancel the contract within 14 days.</i>	Yes
Early Repayment <i>You have the right at any time, to make credit repayments partial or fully.</i>	Yes
Request from database <i>Creditor must inform you immediately and free about the results of queries made to the database when the query result is negative decision to grant you the loan. Data obtained from the information is transmitted, if such information is prohibited by law or contrary to public policy or public security.</i>	Yes
The right to obtain consumer credit agreement, a copy of the draft <i>You have the right to request a free copy of the draft credit agreement with the consumer. This is false if the creditor does not wish to continue receiving the application at the time of contract negotiations.</i>	Yes