

## STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

### 1. Identity and contact details of the credit intermediary

Credit intermediary	Fixura Ab Oy ("Fixura")
Address	Hovioikeudenpuistikko 15 C 29, 65100 Vaasa, Finland
Telephone number	+358 6 361 2111
E-mail	info@fixura.com
Web address	www.fixura.fi

### 2. Description of the main features of the credit product

The type of credit	Peer-to-peer loan
The total amount of credit <i>This means the ceiling or the total sum made available under the credit agreement.</i>	1.000-20.000 euros
The conditions governing the drawdown <i>This means how and when you will obtain the money.</i>	<p>In order to have the possibility to be granted a loan a person shall:</p> <ul style="list-style-type: none"><li>- have full legal capacity and be at least 21 years of age;</li><li>- have been living permanently in Finland for at least two years;</li><li>- have regular income;</li><li>- have provided Fixura necessary information required to evaluate creditworthiness;</li><li>- have flawless history of credit data and</li><li>- not be a board member of a company with payment default entries.</li></ul> <p>Fixura reserves the right to prevent a borrower from borrowing if the person does not comply with the requirements.</p> <p>Fixura transfers the granted amount to the bank account that the borrower has specified within a few days after a positive loan decision has been made.</p>
The duration of the credit agreement	The loan period is 2-10 years.
Instalments and, where appropriate, the order in which instalments will be allocated	<p>The borrower pays the monthly instalments as agreed in the loan agreement. Amount, due date and repayment period according to the agreement.</p> <p>The instalments are paid at the latest on the due date. The instalments consist of interest, capital, loan account fee and of payment for possible additional services. Payments from the borrower are first allocated to interest and loan capital that have fallen due,</p>

	thereafter to collection agency fees and other charges as well as potential delay interest on such fees and charges.
<p>The total amount you will have to pay <i>Refers to the amount of the loan principal, interest and other expenses related to your credit.</i></p>	<p>Total amount to pay according to agreement.</p> <p>Example 1 A loan of 4.000,00 € is granted to the borrower, the loan period is 2 years and the nominal interest rate is 9,90 % and the loan account fee 12,00 € /month. The APR is then 17.65 % and the total amount to pay is 4.728,80 € altogether.</p> <p>Example 2 A loan of 10.000,00 € is granted to the borrower, the loan period is 2 years and the nominal interest rate is 9,90 % and the loan account fee 12,50 €/month. The APR is 13,41 % and the total amount to pay is 11.379,67 € altogether.</p>
<p>Sureties required <i>This is a description of the security to be provided by you in relation to the credit agreement.</i></p>	No sureties
<b>3. Costs of the credit</b>	
The borrowing rate	Interest 2,90 %-19,90 % of the credit amount. The interest is calculated daily. The interest is paid according to agreement.
<p>Annual Percentage Rate of Charge (APR) <i>This is the total cost of the credit expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.</i></p>	<p>The APR varies between 9,30 %-29,61 %. The interest is paid according to agreement.</p> <p>The APR has been calculated when the credit agreement was made under the assumption that the whole credit would be drawn down at once, fees are unchanged during the whole duration of the loan and that the credit will be repaid in monthly instalments according to the agreement. All the fees regarding the loan according to the agreement have been taken into account in the calculation.</p>
<p>Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out</p> <ul style="list-style-type: none"> <li>- an insurance policy securing the credit, or</li> <li>- another ancillary service contract?</li> </ul> <p><i>If the costs of these services are not known by the creditor, they are not included in the effective interest.</i></p>	<p>No</p> <p>No</p>

Related costs	
Other costs related to the credit agreement	<p>The loan account fee is 0,01 % per day of the original Loan amount. The loan account fee is separately defined for each Loan and will be charged as 0,30 % monthly or 3,65 % yearly. The fees for each Loan can be a total of 150,00 euros per year. Possible additional services are charged according to the Price List.</p> <p>The above-mentioned fees are exclusive of VAT since the operations are not subject to VAT.</p>
<p>Costs in the case of late payments</p> <p><i>Missing payments could have severe consequences (e.g. forced sale) and make obtaining credit more difficult.</i></p>	<p>If monthly instalments are not paid on the due date at the latest, the borrower has to pay penalty interest on the delayed amount from the due date up to the payment date according to the Interest Act 4 § section 1.</p> <p>If the penalty interest defined as above is lower than the interest paid for the loan prior to the due date, penalty interest must be paid according to the Interest Act 4 § section 2, in accordance with the same grounds as prior to the due date during the loan term and after the loan is overdue for a maximum of one hundred and eighty (180) days.</p> <p>A fee of 5,00 euros is charged for a payment reminder.</p> <p>If the total amount of unpaid invoices exceeds 5% of the original loan amount or more, the entire loan becomes due and payable. Collection agency fees and penalty interest are added to cases that are brought to collection.</p> <p>Continued unpaid repayments may lead to legal proceedings and might result in payment default entries if the case is brought to enforcement collection. Payment default entries may reduce the chances of getting credit in the future.</p>
<b>4. Other important legal aspects</b>	
<p>Right of withdrawal</p> <p><i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i></p>	Yes
Early repayment	Yes

<p><i>You have the right to repay the credit early at any time in full or partially.</i></p>	<p>The borrower is entitled to repay the entire loan earlier than what originally agreed in the original payment plan.</p> <p>Upon early repayment, the borrower is liable to pay the outstanding loan capital, incurred but unpaid interest, incurred but unpaid loan account fee and the opening costs of the Loan specified in the Loan Agreement.</p> <p>The borrower is not liable to pay loan account fees or interest for the remaining loan period originally agreed upon.</p> <p>We ask the borrower to contact customer support before the final payment.</p> <p>If the borrower wishes to pay a larger amount than the invoiced amount to reduce the loan capital, the borrower may raise the invoiced total and pay accordingly, using the current reference number.</p>
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<p><b>Consultation of a database</b>  <i>The credit intermediary must inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.</i></p>	<p>Yes</p>
<p><b>Right to a draft credit agreement</b>  <i>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.</i></p>	<p>Yes</p>

## **5. Additional information to be given in the case of distance marketing of financial services**

<p><b>a) Concerning the creditor</b></p>	
<p>Representative of the creditor in your Member State of residence  Address   Telephone number  E-mail address  Web address</p>	<p>Fixura Ab Oy   Hovioikeudenpuistikko 15 C 29, 65100 Vaasa, Finland  +358 6 361 2111  <a href="mailto:info@fixura.com">info@fixura.com</a>  <a href="http://www.fixura.com">www.fixura.com</a></p>
<p>Registration:</p>	<p>Fixura Ab Oy is entered in the Trade Register of the Finnish Patent and Registration Office with the Business Identity Code 2246639-7.</p>

	Fixura is registered in the register of credit providers and mediators of peer-to-peer loans with the Regional State Administrative Agency in southern Finland.
The supervisory authority:	Consumer credits are supervised and supervision is exercised by the Consumer Ombudsman and the Finnish Consumer and Competition Agency and by the Regional State Administrative Agencies.
b) Concerning the credit agreement	
Exercise of the right of withdrawal:	<p>The borrower is entitled to withdraw from a credit agreement made by giving the mediator a notice of withdrawal within 14 days of signing the loan agreement.</p> <p>A notice of withdrawal must be made in writing and is to be sent to the e-mail address mentioned in item 1.</p> <p>The borrower pays the mentioned compensation and returns the received funds to Fixura without delay and at the latest within 30 days of sending the notice of withdrawal at the risk of the withdrawal becoming void.</p> <p>If the borrower uses the right of withdrawal, the borrower is liable to pay the credit mediator the interest for the time the credit has been at the disposal of the borrower.</p>
The law taken by the creditor as a basis of establishment of relations with you before the conclusion of the credit agreement	Finnish law
Clause on the law applicable to the credit agreement and/or a competent court of law	The borrower is entitled to take the disputes arising from the credit agreement to the district court of the Finnish municipality in the jurisdiction of which the borrower is domiciled. If the borrower is not permanently resident in Finland, disputes will be settled at the District Court of the domicile of the credit mediator. The credit agreement is governed by Finnish law.
Language regime	The borrower has the right to receive the prior information and the agreement terms in English. English is used during the duration of the agreement relationship.
c) Concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	The borrower is entitled to file a complaint dispute arising from the credit agreement with the Consumer Disputes Board.

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The Consumer Disputes Board  
Hämeentie 3, PL 306  
00531 Helsinki  
Telephone: 029 566 5200  
e-mail: [krii@oikeus.fi](mailto:krii@oikeus.fi)  
[www.kuluttajariita.fi](http://www.kuluttajariita.fi)

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