

Specific Terms of the Personal Loan Agreement number ID000 applicable to Customers with residence in Denmark entered into on the 05.11.2021 (Specific Terms)

This Loan Agreement is made between:

Ferratum Bank p.l.c. ("SweepBank" or the "Creditor")

Registration and license number: C 56251

Address: ST Business Centre, 9th floor, 120, The Strand, Gzira GZR 1027, Malta

Telephone numbers: (+45) 70 20 70 46

E-mail address: help.dk@sweepbank.com

Regulator: Malta Financial Services Authority, Mdina Road, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta

AND

First name Last name

Address

CPR

(hereinafter the "Customer")

SweepBank hereby grants to the Customer, who accepts, an unsecured fixed interest installment loan, for the amount specified in clause 1.1. of these Specific Terms (the "**Loan**"). These specific terms of the personal loan agreement applicable to customers resident in Denmark (the "**Specific Terms**") as well as the provisions contained in the standard terms of the Personal Loan Agreement applicable to Customers resident in Denmark (the "**Standard Terms**"), the Standard European Consumer Credit Information sheet (the "**SECCI**"), and the repayment schedule (the "**Repayment Schedule**") (as amended from time to time), collectively (the "**Loan Agreement**") form the basis of the agreement between the Customer and SweepBank with respect to the Loan granted by Sweep-Bank to the Customer.

The Customer shall receive the Loan principal amount as indicated and defined below from Sweep-Bank by transfer to the Customer's personal bank account.

1. Key information

1.1 Loan Principal Amount	225,000.00 DKK
1.2 Duration of the Loan Agreement	120 months
1.3 Loan Interest Amount and Borrowing Rate	161,704.65 DKK. The fixed annual rate of interest is 11.99 %, (calculated on the basis of each month having 30,41666 days) chargeable each day on the amount of Loan principal outstanding until the Loan has been repaid.
1.4 Contract Conclusion Fee:	0 DKK
1.5 Total Cost of the Loan:	161,704.65 DKK

1.6 Total Amount Payable 386,704.65 DKK

1.7 Annual Percentage Rate (APR) 12.67 %

This APR is calculated on the following assumptions:

(a) the Loan Agreement is to remain valid for the period agreed;

(b) that SweepBank and the Customer will fulfil their obligations under the terms and by the dates specified in the Loan Agreement;

(c) the borrowing rate and other charges will remain fixed in relation to the initial level and will remain applicable until the end of the Loan Agreement;

(d) the Loan shall be subject to interest amounting to 161,704.65 DKK, a contract conclusion fee of 0 DKK, and payment of the full amount due of 386,704.65 in 120 monthly instalments with 119 equal monthly instalments of 3,222.54 DKK each and one final instalment of 3,222.39 DKK.

1.8 Repayment Day: 1st day of the calendar month

1.9 Repayments The Customer shall repay due amounts in 120 monthly instalments made up of the first instalment of 3,222.54 DKK, 118 monthly instalments of 3,222.54 DKK each and one final instalment of 3,222.39 DKK. The first instalment shall be due on 2021-12-01 and the last instalment shall be due on 2031-11-01. Parties may agree differently as specified in the Standard Terms.

1.10 Disbursement Conditions: Customer shall receive the Loan Principal Amount via bank transfer to the personal bank account of the Customer within two working days from the day on which SweepBank accepts to grant the Loan to the Customer.

1.11 Right of Withdrawal
(cancellation):

If the Customer exercises the right to withdraw from the Loan Agreement as set out in clause 5 of the Standard Terms, the amount of interest payable per day assuming the Loan Principal Amount is repaid in one instalment is 0 DKK

2. The repayment amounts may vary if the Loan is received by the Customer later than the date of this Loan Agreement, on the basis of the use of the Loan i.e. date of actual receipt by the Customer of the Loan until due date.

3. Unless otherwise defined, terms used in these Specific Terms shall have the same meaning as signed to them in the Standard Terms.

4. By signing this Loan Agreement, the Customer confirms to be a Customer as defined in the Standard Terms, and that the Customer is obliged to repay SweepBank any outstanding amounts according to this Loan Agreement and to have seen this entire Loan Agreement (including the Standard Terms).

5. In addition, the Customer confirms (i) to have read the Loan Agreement prior to signing the Loan Agreement and to have familiarized him/herself with the SECCI, which the Creditor has provided to the Customer (ii) acceptance of the Loan Agreement and that (iii) the Customer is entering into this Loan Agreement in his or her own name and on his or her own behalf.

6. This Loan Agreement is enforceable under section 478(1)(v) and subsection (4) of the Danish Administration of Justice Act (in Danish: retsplejeloven).

7. The Loan Agreement must be signed with NemID or MitID, as applicable, by the Customer.

8. Credit Intermediary:

PRE-CONTRACT CREDIT INFORMATION

(Standard European Consumer Credit Information - SECCI)

1. Contact details

Creditor	Ferratum Bank p.l.c. (SweepBank) Reg. no.: C 56251
Address	ST Business Centre, 120, The Strand, Gzira, GZR 1027, Malta
Telephone number(s)	(+45) 70 20 70 46
E-mail address	help.dk@sweepbank.com
Web address	www.sweepbank.com/dk
Credit Intermediary	N/A N/A
Address	N/A N/A N/A N/A

2. Key features of the credit product

The type of credit	Unsecured fixed interest instalment loan
The total amount of credit. <i>This means the ceiling of the total sum made available under the credit agreement</i>	225,000.00 DKK
The conditions governing the drawdown. <i>How and when credit would be provided.</i>	The Customer receives the Loan Principal Amount via bank transfer to the personal bank account of the Customer within two working days from the day on which Creditor accepts to grant the Loan to the Customer.
The duration of the credit agreement.	120 months
Instalments and, where appropriate, the order in which instalments will be allocated.	<p>The Customer will have to pay the following:</p> <p>120 monthly instalments made up of 119 instalments of 3,222.54 DKK each and one final instalment of 3,222.39 DKK. The first instalment will be due on the 2021-12-01 and the last instalment will fall due on 2031-11-01 in accordance with the Repayment Schedule. The Repayment Schedule may be amended in terms of the Standard Terms.</p> <p>Interest and/or charges will be payable in the following manner:</p> <p>In case of partial payments, the order of allotment shall be the following: (1) costs of recovery of amounts due including fees for reminder letters and default interest; (2) the contract conclusion fee, (3) the unpaid interest (4) the Loan principal amount (5) any other amounts owed by the Customer under the credit agreement.</p>

<p>The total amount you will have to repay.</p> <p><i>This means the amount of borrowed capital plus interest and other costs.</i></p>	<p>386,704.65 DKK</p> <p>The Customer may additionally have to pay fees to third parties such as SMS costs in the case the Customer sends SMSs to SweepBank, telephone charges in case the Customer calls Creditor, bank charges for money transfers. These charges are optional to the Customer, variable upon the Customer's decisions, unknown to Creditor and not under the control of Creditor and therefore Creditor cannot provide a list of these costs and charges.</p>
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3. Costs of the credit

<p>The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement.</p>	<p>- Fixed interest is chargeable at an annual rate of 11.99 % (calculated on the basis of each month having 30,41666), chargeable each day on the amount of the Loan principal outstanding until the Loan has been repaid (daily interest rate of 0.03 %).</p>
<p>Annual Percentage Rate of Charge (APR).</p> <p><i>This is the total cost expressed as an annual percentage of the total amount of credit.</i></p> <p><i>The APR is there to help you compare different offers.</i></p>	<p>12.67 %</p> <p>This APR is calculated on the following assumptions:</p> <p>(a) the credit agreement is to reCreditorand;</p> <p>(b) the Customer will fulfil their obligations under the terms and by the dates specified in the credit agree-ment;</p> <p>(c) the borrowing rate and other charges will remain fixed in relation to the initial level and will remain applicable until the end of the credit agree-ment;</p> <p>(d) the Loan shall be subject to interest amounting to 161,704.65 DKK, a contract conclusion fee of 0 DKK, and payment of the full amount due of [full amount due i.e. loan principal 386,704.65 DKK in 120 monthly instalments with 119 equal monthly instalments of 3,222.54 DKK each and one final instalment of 3,222.39 DKK.</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"> • an insurance policy securing the credit, or • another ancillary service contract <p>If the costs of these services are not known by the creditor they are not included in the APR</p>	<p>No</p> <p>No</p>

Related costs

Any other costs deriving from the credit agreement	Contract Conclusion Fee: 0 DKK
Conditions under which the above-mentioned costs related to the credit agreement can be changed.	<p>Creditor is entitled, subject to ninety days' notice, to change its interest rate, charges and fees to the Customer's detriment. Notwithstanding the aforesaid, Creditor is entitled to reasonably change its interest rate, charges and fees with a notice period of 30 days provided that such changes are caused by the following circumstances or factors beyond Creditor's control: if the official discount rate of the Danish central bank changes, statutory provisions, regulatory measures or similar events occur, if they increase Creditor's administrative and similar costs of providing the services which the charge or fee concerns or other administrative and similar services for which no charges or fees have so far been payable.</p> <p>The Customer will be notified of any changes to charges or fees by e-mail and via the Website.</p> <p>The Customer may reject changes by terminating the credit agreement within the notice period.</p> <p>In such a case all amounts due under the credit agreement shall fall due immediately upon termination.</p>
<p>Costs in the case of late payments.</p> <p><i>Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.</i></p>	<p>The Customer will be charged default interest at either the agreed debtor interest rate or the rate set out in the Danish interest Act (in Danish: renteloven) whichever is the higher for missing payments.</p> <p>If the Customer fails to make a particular payment in full within the stipulated time, Creditor shall have the right to send a reminder e-mail/letter to the Customer against a reminder fee of 100 DKK per reminder letter.</p> <p>Missing payments could also result in:</p> <ul style="list-style-type: none"> • Customer having to pay additional charges or penalties; • Customer's credit rating being affected, making it more difficult or expensive for Customer to obtaining credit in future; • legal action being taken against Customer • termination of the credit agreement. • liability to compensate all actual damages and costs incurred in collecting overdue amounts, including the recovery of payments made to debt collectors.

4. Other important legal aspects

<p>Right of withdrawal.</p> <p><i>You have the right to withdraw from the credit agreement within a period of 14 running days.</i></p>	Yes.
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<p>Early repayment.</p> <p><i>You have the right to repay the credit early at any time in full or partially</i></p>	<p>Yes. the Customer has the right to repay the Loan early at any time in full or partially. In such case, the Interest repayable and the Contract Conclusion Fee shall be reduced proportionately to the time by which the Loan was repaid early.</p>
<p>The creditor is entitled to compensation in the case of early repayment</p>	<p>No.</p>
<p>Consultation of a database</p> <p>The creditor 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</p>	<p>Creditor consults internal and/or external databases for the purposes of assessing credit worthiness.</p> <p>If the Customer's application is rejected on the basis of results of a consultation with a database about the income of a person and/or performance of payment obligations, the Customer will be informed (without delay or charge) of the result of the consultation and the particulars of the database consulted.</p> <p>This is not applicable if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or security.</p>
<p>Right to a draft agreement.</p> <p>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</p>	<p>Yes.</p>
<p>The period of time during which the creditor is bound by the pre-contractual information.</p>	<p>This information is valid from 05.11.2021 until 12.11.2021.</p>

5. Additional information in the case of distance marketing of financial services

<p>a) concerning the creditor</p>	
<p>Registration</p>	<p><u>Ferratum Bank p.l.c. (SweepBank) is registered with the Registry of Companies in Malta with registration number C56251.</u></p> <p>Ferratum Bank p.l.c. (SweepBank) is licensed by the Malta Financial Services Authority as a credit institution with license number C56251.</p>
<p>The supervisory authority.</p>	<p><u>Malta Financial Services Authority</u> (http://www.mfsa.com.mt/pages/contact.aspx), Mdina Road, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta</p>

b) concerning the credit agreement	
<p>Exercise of the Right of Withdrawal</p>	<p>The Customer has the right to withdraw from the credit agreement without indicating any reason by sending a simple notice of cancellation within (fourteen) 14 days from the date of conclusion of the credit agreement or when the Customer receives the contractual terms and conditions, if this is later or from when the Customer received the mandatory information required by law in terms of section 19 of the Danish Credit Agreement Act (in Danish: kreditaftaleloven) or section 18 of the Danish Consumer Agreements Act (forbrugeraftaleloven). If the 14-day period expires on a national holiday in Denmark, a Saturday, 5 June, 24 December or 31 December, the Customer may wait until the next business day to send the withdrawal notice.</p> <p>The Customer must send the notice to Creditor's email address (as provided above), or, should the Customer wish to send the simple notice by post, to Creditor's physical address provided above. The Customer must provide the following information in the notice of cancellation: (a) Name and surname, (b) CPR number (c) a statement showing an explicit intent to withdraw from the credit agreement, (d) date of the notice. If the Customer does not exercise the right to withdraw, the Customer is bound by the terms and conditions of the credit agreement. If the Customer exercises the right of withdrawal, the credit agreement will be considered not to have been concluded.</p> <p>Upon withdrawal, the Customer shall settle the Loan principal amount together with the interest due thereon calculated at the daily interest from the day that the Customer has received the Loan to the repayment date (date when Creditor received full repayment) without undue delay but not later than 30 calendar days from date of dispatch of withdrawal notice. If the Customer exercises the right to withdraw from the credit agreement, the amount of interest payable per day assuming the Loan is repaid in one instalment is 0 DKK.</p>
<p>The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement.</p>	<p>Danish law.</p>
<p>Clause stipulating the governing law applicable to the credit agreement and/or the competent court.</p>	<p>The Loan Agreement shall be governed by Danish law. The Customer may only bring proceedings against Creditor in the Member State of the European Union where the Customer is domiciled or in Malta. Creditor may bring proceedings against the Customer in the Member State of the European Union where the Customer is domiciled (Copenhagen City Court, if the Customer is domiciled in Denmark). Both parties may bring a counter-claim in the court where the original claim is pending.</p>

<p>Language regime</p>	<p>The credit agreement shall be provided in English with a Danish translation. The English text shall be legally binding and decisive. The Danish translation is for convenience only and in case of disputes, the English language shall prevail. Other information will be supplied in Danish and/or English. With your consent, we intend to communicate in Danish and/or English during the duration of the credit agreement.</p>
<p>c) concerning redress</p>	
<p>Existence of an access to out-of-court complaint and redress mechanism.</p>	<p>Any complaints shall be addressed to the Creditor in writing. If the Customer is unable to resolve a complaint with the Creditor and has received a final response from the Creditor confirming this, the Customer has the right to refer his or her complaint to the Office of the Arbiter for Financial Services, at: The Office of the Arbiter for Financial Services, First Floor, Pjazza San Kalcidonju Floriana FRN 1530, Malta or www.financialarbiter.org.mt.</p>