

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

1. Identity and contact details of the creditor

Creditor: Company code: Address: Telephone: Email address: Web address:	Saldo Bank UAB 305334925 Žalgirio St 94-1, LT-09300 Vilnius +370 (604) 45179 customerservice.lt@saldo.com www.saldo.com
Name of the consumer credit intermediary: Legal entity code: Address: Phone No: E-mail: Website address:	UAB "LENDERS" 302996838 J. Galvydžio St 5, LT-08236 Vilnius +370 (5) 20 00 999 ekspertai@lenders.lt www.lenders.lt/
Name of the consumer credit intermediary: Legal entity code: Address: Phone No: E-mail: Website address:	UAB "Altero LT" 304896733 Konstitucijos Ave 7, LT-09307 Vilnius +370 680 33 033 Info@altero.lt www.altero.lt/lt

2. The main terms and conditions of consumer loan

The type of credit:	Consumer credit
The total amount of credit: <i>This means the amount of credit to be provided under the proposed credit agreement.</i>	EUR 1,500
Withdrawal conditions: <i>This means how and when you will obtain the money.</i>	The granted credit will be transferred to your specified personal bank account.
The duration of the credit agreement and maturity:	The duration of the credit agreement: 36 months
Instalments and the order in which instalments will be allocated:	The amount of the instalment: EUR 68.81 The number of instalments: 36 Periodicity of payments: once per month If the obligations to pay under the credit agreement have expired, the payments received from you are primarily intended to compensate for the losses and expenses related to the statement of claim. Secondly, payments are intended to pay contributions in the order in which they are due. The instalment is divided into

	the following sequence: administration fee, interest and principal amount.
The total amount to be paid: <i>Refers to the amount of the loan principal, interest and other expenses related to your credit, if any.</i>	Total credit amount: EUR 1,500 Total credit costs: 42.75 % Total amount payable: EUR 2,477.16

3. Costs of the credit

Annual interest rate	29 %
The annual percentage rate of charge (APR): <i>This is the total cost expressed as an annual percentage of the total amount of credit. The annual percentage rate of charge is there to help you compare different offers.</i>	APR: 42.75 % For example, if you borrowed EUR 1,500 (total consumer credit) for a period of 36 months at 29% annual interest rate and administration fee, which will be divided in equal instalments of EUR 5.95, and if you pay monthly instalments and the credit would be disbursed immediately, then the total amount payable by the consumer credit recipient would be EUR 2,477.16, the APR would be 42.75% and the monthly instalment would be EUR 68.81. If you choose a different maturity or credit amount, or depending on the results of your creditworthiness assessment, the consumer credit terms and conditions may differ.
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to - insure the credit, or - conclude another ancillary service contract? <i>If the costs of these services are not known by the creditor, they are not included in the APR.</i>	No. No.

Necessity to have one or several bank accounts in order to register payment operations and transfer credit amount:	In order to be able to conclude a Credit agreement and receive a loan, you must have a bank account in one of the commercial banks or credit unions registered in Lithuania.
Other costs that are related to the consumer credit agreement	

<p>Costs in the case of late payments:</p> <p><i>Payment delays could have severe consequences (e.g., forced sale) and render obtaining credit more difficult.</i></p>	<p>In cases of late payment of contractual instalments, you should pay a late payment interest of 0.05% of the overdue amount for each overdue day. Penalty interest is calculated until the day of debt repayment, but not for a period longer than 180 calendar days.</p> <p>Payment of penalty fee does not exempt you from the fulfilment of the obligations stipulated in the contract.</p> <p>If the damages incurred as a result of the non-fulfilment or improper performance of the contract are not compensated by the penalty fee stipulated in the contract, the damages are compensated in accordance with the procedure established by the legal acts of the Republic of Lithuania.</p> <p>If you do not properly and timely fulfil your obligations under the contract, the Creditor has the right to apply to debt collection companies and/or the court for debt awarding and collection by way of enforcement process. The creditor also has the right to assign its rights arising from the contract to third parties (e.g., debt collection companies).</p>
Collateral	None

4. Other important legal aspects

<p>Right of cancellation:</p> <p><i>You have the right to cancel the credit agreement within 2 calendar days</i></p> <p><i>You have the right to withdraw from the credit agreement within 14 calendar days</i></p>	<p>You have the right to withdraw from the credit agreement without any reason by notifying the creditor no later than within 2 (two) calendar days from the day of disbursement of funds to you. In this case, you have to repay the amount of credit paid to you no later than the end of the mentioned period. In case of cancellation of credit agreement during this period, the creditor is not entitled to claim interest or any other fees or compensations from you.</p> <p>Without any reason, you have the right to withdraw from the credit agreement:</p> <p>A) By notifying the creditor in writing no later than within 14 (fourteen) days from the date of concluding the credit agreement or from the date on which you received terms and conditions of the credit agreement if this day is later than the day of concluding the credit agreement. In this case, you must repay the credit and interest accrued from the day on which the credit was disbursed to the day of repayment of credit no later than within 30 (thirty) calendar days from the date of sending the</p>
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	<p>notice of withdrawal to the creditor. This interest is calculated based on the interest rate indicated in the contract. In case of cancellation of the credit agreement, the creditor is not entitled to receive any compensation from you other than compensation for non-refundable fees paid to public administrations.</p> <p>B) By notifying the creditor in writing within no later than 2 (two) business days after receiving the credit, if the credit agreement does not provide all the required information or if the information indicated in the credit agreement is misleading and this has significantly and negatively affected your decision to apply for the credit agreement. In this case, you must repay the credit, however you are not required to pay the cost of the credit, loss, or other additional charges. If you notify about the cancellation of the credit agreement 2 (two) business days after receiving the credit, you must pay the creditor the credit and interest accrued from the day on which the credit was disbursed until the day of credit repayment.</p>
<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>To implement this right, you must submit a written request to the creditor to reduce the total cost of the credit.</p>
<p>Consultation of a credit register:</p>	<p>The creditor must inform you immediately and without charge about the result of creditworthiness assessment in the registers and information systems if a credit application is rejected on the basis of such assessment. This does not apply if the provision of such information is prohibited by European Community law or is contrary to the objectives of public policy or public security.</p>
<p>Right to obtain a draft of the credit agreement:</p> <p><i>You have the right, upon request, to obtain a copy of the draft of the 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>You may obtain a draft of the credit agreement on the creditor's website www.saldo.com</p>
<p>The period of time for which the creditor is bound by the pre-contractual agreement.</p>	<p>This information is valid until the end of the day.</p>

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

<p>The supervisory authority:</p>	<p>The Bank of Lithuania</p>
<p>Exercise of the right of cancellation:</p>	<p>Notice of withdrawal from the credit agreement may be sent to the creditor by post or e-mail.</p>

The law that the creditor takes as a basis for the establishment of a loan relationship with you before entering into a credit agreement:	The Law on Consumer Credit of the Republic of Lithuania (No. XI-1253 of 23 December 2010).
The clause on the law applicable to the credit agreement and/or a competent court of law:	Prior to concluding a credit agreement, the creditor is guided by the law of the Republic of Lithuania. If the parties do not agree, the dispute shall be settled in court, which is guided by the law of the Republic of Lithuania according to your place of residence.
Out-of-court complaint and redress mechanisms:	<p>If you believe that the creditor has violated your rights or interests protected by law, primarily you must make a request to the creditor to state the claim. If the response of the creditor to you does not satisfy your request or has not been answered, you have the right within 1 (one) year of the date on which the application was submitted to apply to:</p> <ul style="list-style-type: none"> A) the Bank of Lithuania (Žalgirio g. 90, Vilnius, website www.lb.lt/lt) which supervises the creditor and settles disputes out of court; B) the court; C) other public authorities or non-governmental organizations defending consumer rights. <p>You can familiarize yourself with the complaints handling rules of Saldo Bank UAB on the website www.saldo.com.</p>