

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 20 7344 530
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>	1000-10.000 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"> - be a legal person aged 21-68 years - have been living permanently in Finland for at least three years - submit income information to Fixura - have flawless history of credit data - not be a board member of a company with payment default entries - have internet bank codes to a bank that Fixura cooperates with <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 2-5 years. In exceptional cases the loan period can be 7 years according to a separate agreement.
Instalments and, where appropriate, the order in which instalments will be allocated	<p>The borrowers make monthly instalments according to agreement. Amount and repayment period according to agreement.</p> <p>The interest and the fees are paid on the agreed due date. The instalments consist of brokerage fee, transaction fee, interest, of instalments of the unpaid capital and of payment for possible additional services.</p> <p>Payments from the borrower are first allocated to interest on the loan capital and to loan capital that have fallen due, 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	Total amount to pay according to agreement

<p><i>Refers to the amount of the loan principal, interest and other expenses related to your credit.</i></p>	<p>Example 1 A loan of 1.000,00 € is granted to the borrower, the loan period is 2 years and the nominal interest rate is 15,0 %, the transaction fee 5,50 € /month, the opening fee 75,00 € and the brokerage fee 40,00€. The effective interest is then 45,50 % and the total amount to pay is 1.410,69 € 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 15,0 %, the transaction fee 5,50 € /month, the opening fee 750,00 € and the brokerage fee 400,00 €. The effective interest is then 31,70 % and the total amount to pay is 12.918,81 € 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>	<p>No sureties</p>

3. Costs of the credit

<p>The borrowing rate</p>	<p>Interest 6,0 % -27,0 % of the credit amount. The interest is calculated daily. The interest is paid according to agreement.</p>
<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 14,99%-50,00 %. 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 lifted, that the interest, payments and fees are unchanged during the whole duration of the loan and that the credit will be repaid in monthly instalments according to the agreement. Fees to enter the credit agreement, to lift the credit and fees for repayment according to the agreement have been taken into account in the calculation.</p> <p>The effective interest of the credit is smaller than the highest interest rate permitted according to the regulation of interest rate caps in the Consumer protection act (38/1978) 7 chapter 17a §.</p>
<p>Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out - an insurance policy securing the credit, or - another ancillary service contract? <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 No</p>
<p>Related costs</p>	
<p>Other costs related to the credit agreement</p>	<p>The customer pays an opening fee of 7,5 % of the loan sum and a transaction fee of 5,50 € per month. The customer also pays a brokerage fee of 2,0 % annually calculated on the original loan amount. The brokerage fee is charged in monthly instalments. All fees above are exclusive of VAT since the operations are not subject to VAT.</p>

<p>Costs in the case of late payments <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 annual delay interest on the delayed amount according to the Interest Act 4 § section 1 from the due date up to the payment date.</p> <p>If the delay interest defined as above is lower than the interest paid for the loan prior to the due date delay interest must be paid according to the Interest Act 4 § section 2 in accordance with the same grounds as prior to the due date for a maximum of one hundred and eighty (180) days from the date that the debt became due in full.</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 fees of the collection agency and delay 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>
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4. Other important legal aspects

<p>Right of withdrawal <i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i></p>	<p>Yes</p>
<p>Early repayment <i>You have the right to repay the credit early at any time in full or partially.</i></p>	<p>Yes</p> <p>The borrower is entitled to repay the entire loan earlier than in the original payment plan.</p> <p>Upon early repayment, the borrower is liable to pay the outstanding loan amount, incurred but unpaid interest, incurred but unpaid transaction fee and the yearly brokerage fee for the entire loan period originally agreed upon. The borrower is not liable to pay transaction fee or interest for the remaining loan period originally agreed upon. However, 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 monthly instalment, the borrower may raise the invoiced total and pay accordingly, using the current reference number.</p>

<p>Consultation of a database</p>	<p>Yes</p>
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<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>	
Right to a draft credit agreement <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>	Yes

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

a) Concerning the creditor	
Representative of the creditor in your Member State of residence Address Telephone number E-mail address Web address	Fixura Ab Oy Hovioikeudenpuistikko 15 C 29, 65100 Vaasa, Finland +358 20 7344 530 info@fixura.com www.fixura.fi
Registration:	Fixura Ab Oy is registered in the trade register. The Business Identity Code is 2246639-7. Fixura Ab Oy is entered in the Trade Register of the Finnish Patent and Registration Office with the Business Identity Code 2246639-7.
The supervisory authority:	Consumer credits are supervised by and supervision is exercised by the Consumer Ombudsman and the Finnish Consumer and Competition Agency (www.kkv.fi) and by the Regional State Administrative Agencies (www.avi.fi).
b) Concerning the credit agreement	
Exercise of the right of withdrawal:	The borrower is entitled to withdraw from a credit agreement made by giving the creditor a notice of withdrawal within 14 days of receiving notification of an accepted credit application and of the date on which the borrower has received a copy of the agreement and other prior information. A notice of withdrawal must be made in writing and is to be sent to the address of the credit mediator or to the e-mail address mentioned in item 1. The borrower pays the compensation mentioned above and returns the received funds to Fixura without delay and within 30 days of sending the notice of withdrawal at the risk of the withdrawal becoming void. 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.

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 submit 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	<p>The borrower is entitled to file a complaint dispute arising from the credit agreement with the Consumer Disputes Board.</p> <p>The Consumer Disputes Board Hämeentie 3, PL 306 00531 Helsinki Telephone: 029 566 5200 Fax: 029 566 5249 e-mail: kril@oikeus.fi www.kuluttajariita.fi</p>