

# **REGULATIONS FOR THE USE OF THE WEB PAGE**

## **1. TERMS AND DEFINITIONS**

1.1. Agreement for the use of the Web Page (hereinafter called the Agreement) - the remote access agreement between Assignor and the Assignee for the procedure for use of the Web Page and Assignee's profile to be entered by Assignor and Assignee in accordance with the Agreement and Regulations for the use of the Web Page.

1.2. Assignment Agreement (hereinafter referred as the Assignment Agreement) - an agreement entered into by the Assignor and Assignee, providing that the Assignor transfers the Claim against the Borrower to the Assignee.

1.3. Assignee - an individual or legal entity registered on the Web Page, who has purchased the right to Claim against the Borrower.

1.4. Assignee's bank account - any current account opened in the name of the Assignee with a credit establishment registered in EU that allows the entering into and fulfillment of the Assignment Agreement.

1.5. Assignee's Code - a number, assigned by Assignor, which is necessary for further identification of the Assignee, and should be indicated when making payments and topping up the Assignee's account.

1.6. Assignee's profile - work platform registered on the Web Page and accessible to the Assignee after the Assignee's registration on the Web Page, after the Assignee has logged into the Web Page, stipulating his address and password.

1.7. Assignor - the Creditor that transfers a right to claim (Claim) against the Borrower resulting from the Loan Agreement to the Assignee according cooperation between the Assignor and the Lender.

1.8. Assignor's bank account - any current account opened in the name of the Assignor with a credit establishment registered in EU.

1.9. Borrower - An individual or legal entity that enters into the Loan Agreement with the Lender.

1.10. Borrower's personal data - Any information relating to the Borrower.

1.11. Claim - the Claim against the Borrower or its part stipulated in the Assignment Agreement that results from the Assignment Agreement. The amount of the Claim is stipulated in the principal conditions of the Assignment.

1.12. Creditor - An individual or a legal entity that has the right to claim against the Borrower in accordance with the Loan Agreement in full or in any part.

1.13. Interest - the remuneration for the use of the amount of the Loan stipulated in the Assignment Agreement included in the Claim. The Interest is calculated based on the claimed remaining outstanding principal amount of the Loan.

1.14. Lender - A legal entity that grants the Loan to the Borrower based on the Loan Agreement.

1.15. Loan agreement - A remote access agreement on provision of the Loan to the Borrower entered into by the Borrower and Lender in accordance with the provisions of the Loan Agreement.

1.16. Loan - Funds granted to the Borrower by the Lender in accordance with the Loan Agreement.

1.17. Party/-ies - Assignor and/or Assignee.

1.18. Price of the Claim - price to be paid by the Assignee to the Assignor for the Claim or part of the Claim. The Price of the Claim is stipulated in the principal conditions of the Assignment Agreement.

1.19. Regulations for the use of the Web Page - Regulations for the use of the Web Page set forth in this Agreement and Home Pages to be complied with by each Assignee, when registering on and using the Web Page, purchasing the Claim and entering into the Assignment Agreement.

1.20. Registration application - an application filled in by an individual or legal entity on the Web Page to register as an Assignee.

1.21. Web Page - Web Page at [www.fastinvest.com](http://www.fastinvest.com), where individuals may register as Assignees and create an Assignee's profile, and where all information needed regarding Claims is stipulated.

1.22. Servicing of the Claim - totality of actions taken by Assignor in relation to the sale of the Claim, entering into the Assignment Agreement, collection of the amount of the Claim, transfer of funds to the Assignee or other actions stipulated on the Web Page.

1.23. Third person - any individual or legal entity that is not a party to this Agreement.

## **2. INTERPETATION OF THE AGREEMENT**

2.1. In this Agreement, if a context so requires, the singular shall mean plural and vice versa.

2.2. Any gender in this Agreement shall mean another gender.

2.3. For the purposes of this Agreement, it is presumed that the words “includes” or “including” are followed by the phrase “but not limited to”.

2.4. The headings and clauses are provided in order to facilitate the work and do not affect clarification of the Agreement.

2.5. This Agreement is a document discussed by both Parties, and the Parties understand and accept its clauses to the fullest extent, and when interpreting this Agreement, no Party shall have any advantages or disadvantages due to the fact that one of them was or could be responsible for preparation of the Agreement or any of its part.

## **3. ASSIGNEE’S REGISTRATION ON THE WEB PAGE**

3.1. In order to register on the Web Page and to create an Assignee’s profile to purchase the right to Claim against the Borrower, the Assignee should meet, and the Assignee confirms that, at the time of registration on the Web Page and during the entire period of the use of the Assignee’s profile, he will meet the following criteria:

3.1.1. The Assignee is an individual;

3.1.2. The Assignee has attained the age of at least 18;

3.1.3. The Assignee has an account opened with a credit establishment registered in EU;

3.1.4. The Assignee is capable and is not limited in his capacity;

3.1.5. The Assignee is not under the influence of alcohol, drugs and/or any other psychotropic substances;

3.1.6. Insolvency proceedings have not been initiated against the Assignee.

3.2. The Assignee has completed the Registration application on the Web Page, thereby confirming that he agrees to this Agreement, and the Assignee’s profile

has subsequently been created by assigning an Assignee's identification number and password chosen by the Assignee.

3.3. The services stipulated on the Web Page can be received by registered Assignees only, and the Assignee's profile can be used only by the Assignee himself, who logs onto his Assignee's profile by using his e-mail address and password before using the Assignee's profile.

3.4. Assignor is not obliged to register each person who intends to become an assignee and can refuse to register without explaining its reasons.

#### **4. ASSIGNEE'S IDENTIFICATION**

4.1. After the Assignee has registered on the Web Page, the Assignee sends a copy of a personal identification document to Assignor electronically. Assignor identifies the Assignee after the Assignee has topped up his Assignee's account using the information received from the bank, with which the Assignee's bank account is opened.

4.2. For the purposes of identification, Assignor is entitled to contact the Assignee at its discretion at any time and to request additional identification documents or additional information, which certify the Assignee's identify or confirm other data provided by the Assignee about himself.

4.3. Assignor is entitled to change the Assignee's identification rules and Assignee's identification procedure unilaterally, as well as to set additional requirements for Assignee's identification.

4.4. A Registration application submitted according to this Agreement and crediting of the funds received from the Assignee's bank account to the Assignor's bank account confirm that the Assignee wishes to use the Web Page and the services provided on it in accordance with this Assignment Agreement and the Regulations for the use of the Web Page. The Agreement between Assignor and the Assignee enters into force when the Assignee has agreed to the Agreement on the Web Page.

4.5. The Assignee is informed about the fact of entering into the Agreement in writing to the Assignee's e-mail address.

4.6. The Assignee can study the concluded Agreement and all the actions made and approved on the Web Page, including the agreement he has entered into, in his Assignee's profile.

4.7. The Assignee logs into his Assignee's profile using his e-mail address and password.

4.8. Assignor is entitled to block the Assignee's profile, if the password is entered incorrectly 5 (five) times in a row.

4.9. The Assignee undertakes not to disclose its Assignee's password to any third person. If the password falls into the hands of any third person, the Assignee is obliged to change it immediately or to inform Assignor immediately that his password has fallen into the hands of third persons, and that it is necessary to block the Assignee's profile until the Assignee has changed his password.

4.10. If Assignor has suspicions regarding actions of the Assignee on the Web Page and/or his Assignee's profile, Assignor may refuse to approve the actions performed on the Web Page or the Assignee's profile and/or block the Assignee's profile until Assignor has a chance to contact the Assignee to approve the performed actions and to verify the Assignee's identify.

## **5. ACTIONS WITH THE ASSIGNEE'S ACCOUNT**

5.1. The Assignee shall use PLN or EUR currency to top up his Assignee's account.

5.2. If the Assignee has made a payment to Assignor or topped up his Assignee's account using any other currency, Assignor is entitled to convert the added funds to PLN or EUR according to the exchange rate of the bank, to the account in which the currency was credited.

5.3. To top up the Assignee's account, the Assignee shall transfer the funds to Assignor's bank account, which is then credited by Assignor to the Assignee's account.

5.4. The Assignee is entitled to top up the Assignee's account from his own Assignee's bank account only, and solely on behalf of himself, by transferring funds from the Assignee's bank account to Assignor's bank account.

5.5. When topping up the Assignee's account, the Assignee is obliged to indicate the Assignee's identification number as purpose of his payment.

5.6. If Assignor receives an unidentifiable payment from the Assignee, such a payment shall not be deemed received until its identification.

5.7. The Assignee cannot request from Assignor any interest payments, including legitimate interest for the funds stored at the Assignee's account.

5.8. The Assignee shall authorize Assignor to use the funds at the Assignee's account according to the provisions of this Agreement and the actions performed by the Assignee at the Assignee's profile.

5.9. Assignor is entitled to close the Assignee's account in the following cases:

5.9.1. if the Assignee himself requests this;

5.9.2. if the Assignee has not purchased any Claim for more than 12 (twelve) months;

5.9.3. if this Agreement is terminated or the Assignee's profile information is deleted;

5.9.4. if the Assignee has violated the provisions of this Agreement or committed other illicit actions.

5.10. At any time, the Assignee is entitled to ask Assignor to transfer the funds present at the Assignee's account to the Assignee's bank account, from which the Assignee made its initial transfer or other bank account confirmed by Assignor in Assignee's account on Web Page.

5.11. Assignor shall ensure the transfer of funds from the Assignee's account to the Assignee bank account within 2 (two) days upon receipt of the Assignee's application.

5.12. Assignor is entitled to transfer funds from the Assignee's account to Assignor's bank account to ensure completion of the Agreement, the Assignment Agreement or any other actions related to the latter.

5.13. The Assignee shall undertake to top up his Assignee's account using only funds of a legal origin, evidence for which shall be proved by the Assignee at any time.

5.14. The Assignee is informed that it is prohibited to credit any funds to the Assignee's account, which were acquired in an unfair or illegal way, and Assignor is entitled to report any suspicious actions to the respective authorities, as well as to block Assignee's access to the Assignee's account and/or access to the Assignee's profile.

## **6. PURCHASING OF CLAIMS AND ENTRY INTO THE ASSIGNMENT AGREEMENT**

6.1. Once Assignor has identified the Assignee, the Assignee is entitled to purchase the Claims offered on the Web Page, provided that the Assignee's account has sufficient funds to purchase the selected Claim.

6.2. The Assignee shall abide by the following rules when purchasing Claims:

6.2.1. From all the Claims offered on the Web Page, the Assignee is entitled to choose one or more Claims;

6.2.2. If the Assignee wishes to purchase only a part of any Claim, the Assignee shall indicate the amount which the Assignee is prepared to pay for the part of the respective Claim;

6.2.3. The Assignee is entitled to purchase an unlimited number of Claims against any Borrower in full or in any part;

6.2.4. The Assignee is entitled to purchase Claims in such a scope insofar as they do not exceed the funds present at the Assignee's account and available to the Assignee.

6.3. Assignor shall register the Assignee's applications for the purchasing of Claims in chronological order, starting with the newest. Assignor is entitled to amend the Claim purchasing procedure.

6.4. Simultaneously with the application to purchase a Claim, the Assignee shall authorize Assignor to transfer the Price of the Claim for the Claim from the Assignee's account to the Assignor's bank account or the Assignor's account.

6.5. Once a Claim is chosen and the price for which the Assignee agrees to purchase the Claims has been indicated, Assignor shall inform the Assignee in the Assignee's profile about selected Claims and submit the Assignment Agreement to be reviewed and approved by the Assignee. If the Assignee agrees to enter into the Assignment Agreement, the Assignee shall confirm this in his Assignee's profile.

6.6. The Assignment Agreement is deemed to be entered into once the Assignee has confirmed the provisions of the Assignment Agreement and Assignor has transferred the Price of the Claim to the Assignor's bank account or Assignor's account.

6.7. The concluded Assignment Agreement is available on the Assignee's profile during the entire period of the Assignment Agreement.

6.8. Assignor shall provide, on the Assignee's profile, the information about the Claim of the Assignment Agreement that has been entered into, as well as the Loan repayment and Interest payment schedule.

6.9. All the documents regarding the Claim are kept by Assignor and are not transferred to the Assignee.

6.10. If the Assignee purchased the Claim that results from the Loan Agreement in part only, the Assignee is informed of and agrees that the Claim does not include all the Assignor's claims against the Borrower, and Assignor has the right to service the Claim for the benefit of the Assignee in the purchased part of the Claim against the Borrower only.

6.11. Assignor services all payments made by the Borrower in accordance with the provisions of the Loan Agreement and transfers to the Assignees all received payments in the following amount and order:

6.11.1. The principal amount of the Loan received by Assignor from the Borrower shall be paid to the Assignee, and if the Assignor has not purchased the entire Claim against the Borrower, or if the Claim against the Borrower is purchased by several Assignees, the principal amount of the Loan is divided proportionally to each Assignee's Claim against the Borrower;

6.11.2. The Interest and all incidental claims, resulting from the Loan Agreement and relevant Claim received by Assignor from the Borrower shall be paid to the Assignee, and if the Assignor has not purchased the entire Claim against the Borrower or the Claim against the Borrower is purchased by several Assignees, the received payments are divided proportionally to each Assignee's Claim against the Borrower.

6.12. Assignor shall transfer all payments due from the Assignee to the Assignee's account immediately after their receipt from the Borrower.

6.13. The Assignee is entitled to study all the actions performed on the Assignee's profile, including payments made and approved, according to the restrictions set out in this Agreement.

6.14. If any Assignee's actions were recorded and/or registered incorrectly during the use of the Assignee's profile, Assignor is entitled to correct these mistakes and to make corrections to the Assignee's profile.

6.15. The Assignee is informed and agrees that Assignor is responsible for the authenticity and truthfulness of the Claim.

## **7. AUTO INVEST AUTOMATIC PROCEDURE OF PURCHASING OF CLAIMS AND CONCLUSION OF ASSIGNMENT AGREEMENTS**

7.1. The Assignee has the right to purchase Claims using the Auto invest automated procedure on its Assignee's profile.

7.2. If the Assignee wishes to set up an Auto invest automated purchasing of Claims, the Assignee shall confirm, on his Assignee's profile, that he agrees to enter into the Assignment Agreement, agrees to the provisions of the Assignment Agreement, and considers them binding for himself. The approved Assignment Agreement and its provisions are in force during the entire period of purchasing of Claims and the entire period of existence of the Claim.

7.3. To enable the Auto invest automated Claim purchasing service, the Assignee shall enter, on the Assignee's profile, the offered parameters for the purchasing of Claims, based on which Assignor shall further select the Claims that meet the needs of the Assignee.

7.4. The Assignee is informed and agrees that only the Assignee himself is responsible for the set parameters of the Auto invest automated Claim purchasing service, and refuses to file any claims against Assignor in this regard.

7.5. The Assignee secures funds in its Assignee's account to receive the Auto invest automated Claim purchasing services.

7.6. Simultaneously with the set-up of the Auto invest automated Claim purchasing service, the Assignee authorizes Assignor to transfer the Price of the Claim for the Claims meeting the parameters set by the Assignee from the Assignee's account to the Assignor's bank account or the Assignor's account, and to register Claims at the Assignee's profile.

7.7. The Assignee is entitled to amend or to stop the receipt of the Auto invest automated Claim purchasing service during the entire period of the Agreement.

## **8. RIGHTS AND OBLIGATIONS OF ASSIGNOR**

8.1. Assignor shall perform this Agreement and ensure Servicing of the Claim in accordance with the provisions of this Agreement.

8.2. Assignor undertakes to manage and service the Claim on behalf of itself, but to perform all the actions related to the fulfillment of the Claim in the interests of the Assignee.

8.3. The Assignee authorizes Assignor to manage claims and to service Claims on behalf of Assignor, but in its own interests.

8.4. Based on the Assignee's authorization issued by the Assignee to Assignor when concluding the Assignment Agreement, Assignor is entitled to manage the Claim until it is fully repaid or discharged.

8.5. Assignor undertakes to make all payments in favor of the Assignee, as well as to withhold payments from the Assignee's account in accordance with the procedure set forth in this Agreement only.

## **9. RIGHTS AND OBLIGATIONS OF THE ASSIGNEE**

9.1. The Assignee confirms that he clearly understands the provisions of this Agreement, the Assignment Agreement and the liabilities, rights and obligations arising from them, and the Assignee refuses to submit any claims against Assignor in this respect regarding the fact that these provisions have not been discussed or have been unilaterally imposed by Assignor.

9.2. All the actions performed from the Assignee's profile are deemed to be the actions performed by the Assignee himself, and are deemed as binding for the Assignee.

9.3. The Assignee shall ensure performance of the provisions of this Agreement and provisions of any other agreements, which it has undertaken within the framework of its relationship with Assignor.

9.4. The Assignee shall ensure the sufficient amount of funds in its Assignee's account to secure the performance of the Agreement and to cover the payments arising from it.

9.5. If the Assignee has not secured the sufficient amount of funds in the Assignee's account, Assignor is not obliged to fulfill a respective task, deal or payment of the Assignee.

9.6. The Assignee undertakes not to disclose the information related to this Agreement, which might affect the interests of Assignor or the Borrower, to any third persons.

9.7. The Assignee undertakes not to request any information about the Borrower and not to start servicing the Claim and/or initiate a recovery of the Loan himself. The Assignee undertakes not to contact the Borrower in relation to the concluded Assignment Agreement or the acquired Claim in person or through other authorized representatives.

9.8. The Assignee shall not cancel the authorization to Service the Claim and to manage the Claim and Service the Claim issued to Assignor during the entire period of this Agreement.

9.9. The Assignee undertakes:

9.9.1. to use the Web Page solely for the performance of the actions envisaged by it and this Agreement;

9.9.2. when registering on the Web Page, using it and entering into agreements with Assignor or communicating with Assignor, to provide only true information about himself and other matters;

9.9.3. to perform all the necessary measures to prevent access of any third person to the Assignee's profile;

9.9.4. to inform Assignor immediately about any changes in the information provided by the Assignee about himself on the Web Page.

## **10. SELLING OF A CLAIM**

10.1. The Assignee has the right to sell his Claims, which were purchased on the Web Page, to Assignor.

10.2. When the Assignee wishes to sell his claim, the Assignor shall pay an amount equal to the remaining principal amount of the Claim to the Assignee's account free of any accrued Interest. In these cases the Assignor obtains the right to deduct the amount of Interest which was already paid to the Assignee before paying back the remaining principal amount of the Claim.

## **11. LIABILITY**

11.1. The Assignee is responsible for the authenticity, accuracy, completeness and compliance of the information provided to Assignor.

11.2. The Assignee is responsible for all the actions performed on the Assignee's profile.

11.3. The Assignee is responsible for all the losses inflicted upon Assignor, the Borrower or any other third person due to his actions (activity or inactivity).

11.4. During the fulfillment of this Agreement, when using means of shall communication, Assignor shall not be responsible for the losses incurred due to the disruptions in the use of mail, facsimile, electronic or other means and technical equipment that support relevant Assignor's services, including but not

limited to the disruptions in the use of the means of communication accessibility of the Web Page, work of credit establishments' data exchange and payment systems (including Internet banking).

## **12. CONFIDENTIALITY AND ASSIGNEE'S PERSONAL DATA**

12.1. Any information arising from this Agreement and relating to the Loan Agreement or the Assignment Agreement is deemed confidential. The information on the Assignee and the Borrower shall be provided by Assignor in accordance with the Loan Agreement, this Agreement, the Assignment Agreement and legal requirements in accordance with the established procedure and volume only.

12.2. The Assignee recognizes and agrees that by registering on the Web Page, the Assignee grants to Assignor a direct and unconditional consent to the User's personal data processing in accordance with the provisions included in the Agreement and confirms that his personal data is correct.

12.3. By registering on the Web Page, the Assignee authorizes filing of the Assignee's personal data available to Assignor to its customer database (all information provided by the Assignee, by registering on the Web Page, or made available to Assignor in relation to the fulfillment of contractual obligations). The Assignee authorizes transfer of this data to Third Parties that have acquired, directly or indirectly, a substantial share in Assignor's authorized capital and those where Assignor directly or indirectly acquires an interest, and to the personal data processing system managed by Assignor, personal data operators registered by authorized institutions, to the extent that such information is required for fulfillment of their functions.

12.4. To ensure fulfillment of this Agreement and contact to the Assignee, Assignor may process the Assignee's personal data available to Assignor, by using the obtained Assignee's personal data for fulfillment of this Agreement, and Assignor may use the Assignee's personal data to establish, change, fulfill and/or terminate the legal relations with Assignee.

12.5. The Assignee agrees that Assignor is entitled to process the Assignee's data (collect, store, register, input, transfer, etc.) and transfer and receive the Assignee's data and other information from Third Parties, databases, accounting systems.

12.6. The Assignee authorizes Assignor to process the Assignee's personal data both electronically and manually. The Assignee agrees that Assignor may assign processing of the Assignee's personal data to another personal data operator to take place in EU and European Economic Area countries.

12.7. Assignor is entitled to disclose the personal data of the Assignee to any and all outsourcers of Assignor, including, but not limited to, debt recovery companies, which collect debts for the Assignee, as well as any person, which is linked to Assignor to secure the performance of the obligations arising from this Agreement, as well as in the cases set forth in other laws and regulations.

12.8. The Assignee is informed of and agrees that Assignor is entitled to use the Assignee's personal data, including the residence address, phone number, and e-mail address, to inform the Assignee about any news and changes in the services offered by Assignor, or to contact the Assignee in relation to the performance of this Agreement.

### **13. ENTRY INTO FORCE AND TERMINATION OF THE AGREEMENT**

13.1. The Agreement between Assignor and the Assignee enters into force when the Assignee has agreed to the Agreement on the Web Page, and when Assignor has identified the Assignee.

13.2. Assignor shall inform the Assignee about all the amendments to the Agreement in the Assignee's profile.

13.3. The Assignee is entitled to use the Assignee's profile only after the approval of provisions of the Agreement and/or amendments thereof on the Assignee's profile.

13.4. Assignor may limit the Assignee's ability to use the Web Page, block the Assignee's profile or unilaterally terminate this Agreement and delete the Assignee's profile in the following cases:

13.4.1. if the Assignee violates the provisions of this Agreement or the Assignment Agreement;

13.4.2. if the Assignee has submitted invalid or inaccurate information to Assignor;

13.4.3. if the Assignee uses the Web Page for illicit purposes;

13.4.4. if Assignor suspects that the Assignee has used or is using criminal proceeds to purchase the Claim or finance terrorism, or if the Assignee is involved in such activities;

13.4.5. if Assignor has notified the Assignee about amendments to the Agreement and the Assignee does not approve them for more than 30 (thirty) days from the day of receipt of the notice.

13.5. The Assignee may ask Assignor to terminate the Agreement and to delete the Assignee's profile provided that the Assignee has no active Claims serviced by Assignor and the Assignee has no debt obligations to Assignor according to this Agreement.

13.6. If this Agreement is terminated according to the procedure laid down in this Agreement, the Assignee is denied the use of the Assignee's profile or the possibility to purchase new Claims and conclude Assignment Agreements.

## **14. OTHER CONDITIONS**

14.1. This Agreement is made electronically in accordance with the procedure provided by the Agreement, and is valid without signatures of the Parties.

14.2. All the actions on the Web Page and the Assignee's profile shall be made using the currency which was selected by the Assignee. The Assignee is allowed to select and pay the price of the Claim in different types of currency listed on the Web Page. In the event of repurchase, the remaining principal amount of the Claim and the Interest shall be paid by using the currency which was used by the Assignee for paying the price of the Claim. The Assignee has been informed that nor currency selling nor buying is performed by the Assignor, and no currency exchange tax shall be applied, but the Assignor provides the Assignee with a technical possibility for currency exchange by allowing the Assignee to use the equivalent amount of money from the Assignor's account for purchasing claims in different currencies. This service is free of charge. The parties agree that the rate for calculation of currency shall be taken from <https://www.ecb.europa.eu/stats/exchange/eurofxref/html/index.en.html>. In the event of default of any of selected currency, the obligations between the Parties shall be calculated and performed by using the currency (-ies), which were used for purchasing of Claims. This clause means that the Assignee carries the risk of default of selected currencies.

14.3. The Assignee agrees that Assignor is entitled to contact the Assignee, 1) by sending an SMS and/or calling at the Assignee's mobile operator's number specified on the Assignee's profile; 2) by calling other phone numbers specified on the Assignee's profile; 3) by sending an e-mail to the e-mail address specified on the Assignee's profile; 4) by sending an ordinary or registered mail to the Assignee's actual and/or declared place of residence specified on the

Assignee's profile. The correspondence sent by mail is deemed received on the third day after the date on the postage stamp on receipt of the registered letter.

14.4. Assignor shall send this Agreement to the Assignee by e-mail to the Assignee's profile.

14.5. Assignor may unilaterally amend this Agreement by sending notification at least 3 days prior to the amendment to the Assignee.

14.6. Assignor shall notify the Assignee about all amendments to the Agreement by e-mail to the Assignee's profile and/or to the e-mail address, and upon the Assignee's written request, to the stipulated declared and/or actual place of residence.

14.7. This Agreement is valid until fulfillment of the relevant liabilities herein stipulated.

14.8. All legal relations resulting from this Agreement, shall be regulated by the regulations of UK.

14.9. Disputes among the Parties resulting from this Agreement shall be settled in the court in compliance with the procedure provided for by the regulations of the UK.

14.10. The Assignee shall accept and have no objections against receipt of any type of commercial or non-commercial notifications, advertising materials, various news and all type of information to be sent to the Assignee's specified mobile phone number or to Assignee's specified e-mail address. The Assignee confirms that he has no objections against the manner of sending of such information or its possible content.

14.11. The Assignee shall abide by the provision of this Agreement during the entire period of the Agreement until the Assignee's profile is deleted.

## **15. AUTHORISATION**

15.1. Hereby, the Assignee simultaneously authorizes the Lender and/or the Assignor to do the following:

15.1.1. to amend and/or enter into an additional agreement to the Loan Agreement;

15.1.2. on behalf and in the interests of the Assignee against the Borrower to use all rights and powers assigned under this Assignment Agreement in the

name of the Assignee, by asking the Lender to act on his own behalf but in the interests of the Assignee;

15.1.3. to manage the Claim in all aspects and take all actions required relating to the repayment of the Loan and fulfillment of the Loan Agreement, until the Loan is repaid in full and the Claim is discharged in full;

15.1.4. without prior Assignee's approval, at his own discretion, to amend and supplement the Loan Agreement, including extension of the Loan repayment period but by no more than 6 (six) times, determining that each of the 6 (six) extensions of the Loan repayment periods must not exceed 30 (thirty) days.

15.2. The Assignee has been informed that the above authorization in relation to the Lender/the Assignor shall be valid during the entire period of the Assignment Agreement, and therefore, the Lender's/the Assignor's actions shall be binding over the Assignee, and the Assignee refuses to submit claims against the Lender.

15.3. Hereby, the Assignee simultaneously authorizes Assignor to do the following:

15.3.1. to transfer the price of the Claim from the Assignee's (Assignee's) account to the Assignor's account or Assignor's bank account;

15.3.2. to distribute the payments among all Assignees who have valid rights to claim against the Borrower at the moment of receipt of the payment and to transfer them to the Assignee's (Assignee's) account;

15.3.3. at any time, to terminate this Assignment Agreement, by repurchasing the Claim from the Assignee (Assignor) and paying the amount equal to the remaining principal amount of the Claim and accrued and unpaid amount of the Interest to the Assignee's account.

15.4. The Assignee has been informed that the above authorization in relation to Assignor shall be valid during the entire period of the Assignment Agreement, and therefore, Assignor's actions shall be binding over the Assignee, and the Assignee refuses to submit claims against the Lender or Assignor.