

FAST INVEST WEB PAGE AGREEMENT

1. TERMS AND DEFINITIONS

1.1. “Assignment Agreement” - an agreement entered into by the Assignor and the Assignee, providing for the transfer of the Claim against the Borrower from the Assignor to the Assignee.

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

1.3. “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 fulfilment of the Assignment Agreement.

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

1.5. “Assignee’s profile” - the account of the Assignee’s on FAST INVEST Platform which is registered on FAST INVEST Web Page and accessible to the Assignee after the Assignee’s successful login i.e. after the Assignee log in on the Web Page and confirmed his address and password.

1.6. “Assignor” - the Creditor that transfers a right to Claim against the Borrower (resulting from the Loan Agreement) to the Assignee.

1.7. “Assignor’s bank account” - any current account opened in the name of the Assignor with a credit establishment registered in EU.

1.8. “Borrower” - an individual or legal entity that enters into the Loan Agreement with the Lender.

1.9. “Borrower’s personal data” - any information relating to the Borrower.

1.10. Buyer-User - any FAST INVEST User (Assignee) buying a Claim or part of it on FAST INVEST secondary market.

1.11. “Claim” - the Claim or part of it against the Borrower stipulated in the Assignment Agreement.

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

1.13. “Interest” - the remuneration for the use of the Loan based on the claim’s remaining outstanding principal amount.

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 conditions of the Loan entered into by the Borrower and Lender.

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 it. The Price of the Claim is stipulated in the Assignment Agreement.

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

1.20. Web Page Agreement (“Agreement”) - the remote access agreement between the Assignor and the Assignee for the use of FAST INVEST Web Page and Platform. It constitutes the rules and conditions to be complied with by each Assignee, when registering on and using the Web Page, purchasing the Claim and entering into the Assignment Agreement.

1.21. “Web Page” - FAST INVEST Web Page at www.fastinvest.com, where individuals may register as an Assignees and create an Assignee’s profile, and where all information needed regarding the Claim is stipulated.

1.22. “Servicing of the Claim” - totality of actions taken by the 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. Secondary Market - FAST INVEST market accessible to Seller-User for the sale of their investment acquired on FAST INVEST primary market and accessible to Buyer-User who wants to invest on the Secondary Market.

1.24. Third person - any individual or legal entity, not a party to this Agreement.

1.25. Seller-User - a FAST INVEST User (Assignee) selling part or the entirety of his Claim(s) via FAST INVEST secondary market.

2. INTERPRETATION 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 “include” 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. 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, at the time of registration on the Web Page and during the entire period of the use of the Assignee’s profile, the following conditions:

3.1.1. If the Assignee is an individual, he should;

- a. be at least 18 years old;
- b. have an account opened with a credit establishment registered in the EU;
- c. not be limited in his capacity;
- d. not be under the influence of alcohol, drugs and/or any other psychotropic substances;
- e. not have insolvency proceedings initiated against him;

3.1.2. If the Assignee is a legal entity, it should:

- a. be incorporated in the EU/EEA/Switzerland;
- b. have an account opened with a credit establishment registered in EU;
- c. be represented by an individual not limited in his capacity;
- d. be represented by an individual not under the influence of alcohol, drugs and or any other psychotropic substances at the time of registration;
- e. not have any insolvency proceedings initiated against it.

3.2. The Assignee has completed the Registration Application on the Web Page, thereby confirming that he agrees to this Agreement following which the Assignee should have 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.

3.4. The Assignor is not obliged to register each person who intends to become an Assignee and can refuse to register a potential Assignee without providing any explanation.

4. ASSIGNEE'S IDENTIFICATION

4.1. After the Assignee's registration on the Web Page, the Assignee sends a copy of his personal identification document to the Assignor electronically.

4.2. A passport or identity card showing a clear picture of the Assignee would constitute an acceptable personal identification document. The identification document should be sent together with a selfie for an appropriate verification.

4.3. Identification documents would be acceptable up to 3 months before expiry date.

4.4. The Assignee must also provide a proof of residential or business address. An acceptable proof of address would be a utility bill (water, electricity bill) or a bank statement.

4.5. The proof of address should be at least 3 months old to be acceptable.

4.6. The Assignee is also required to specify the source of his funds.

4.7. For an invested amount reaching the threshold EUR 5,000, the Assignee will be required to provide an official proof of the source of his funds.

4.8. All documents provided must not be truncated i.e. the four corners of the document must be visible.

4.9. The 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.

4.10. For identification purposes, the Assignor reserves the right to contact the Assignee at its discretion at any time and to request additional identification documents or additional information, which certify the Assignee's identity or confirm other data provided by the Assignee about himself.

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

4.12. A Registration Application submitted according to this Agreement and the crediting of funds from the Assignee's bank account to the Assignor's bank account confirms the wish of the Assignee to use the Web Page and the services provided on it.

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

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

4.15. The Assignee can access his profile by using his e-mail address and password.

4.16. For security purposes, the Assignee's profile will automatically be blocked if the password is entered incorrectly 5 (five) times in a row.

4.17. The Assignee undertakes not to disclose its 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 the 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 password has been changed.

4.18. If the Assignor has suspicions regarding the Assignee's actions on the Web Page and/or his Assignee's profile, the 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 the Assignor has a chance to contact the Assignee to approve the performed actions and to verify the Assignee's identity.

5. ACTIONS WITH THE ASSIGNEE'S ACCOUNT

5.1. The Assignee shall use the adequate currency FAST INVEST deals in to top up his Assignee's account.

5.2. If the Assignee has made a payment to the Assignor or topped up his Assignee's account using any other currency, the Assignor is entitled to convert the added funds to the currency used on the Platform based on the current market exchange rate.

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 the 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 his own behalf, by transferring funds from the Assignee's bank account to the Assignor's bank account.

5.5. When topping up the Assignee's account, the Assignee is obliged to indicate his FAST INVEST identification number for the good tracking of his payment.

5.6. If the 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 the Assignor any interest payments, including any interest for the funds stored in the Assignee's account.

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

5.9. The Assignor reserves the right to close the Assignee's account if:

5.9.1. the Assignee himself requests this;

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

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

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

5.10. At any time, the Assignee can request the Assignor to transfer the funds present on the Assignee's account and which is available according to the terms and conditions laid down in paragraphs 5.12., to the Assignee's bank account, from which the Assignee made its initial transfer or other bank account confirmed by the Assignor in the Assignee's account on the Web Page.

5.11. The Assignor shall ensure the transfer of funds from the Assignee's FAST INVEST virtual account to the Assignee's bank account up to 30 (thirty) business days

upon receipt of the Assignee's application. The amount of the funds will be calculated under the rules concluded in 5.12. paragraph. A withdrawal fee will be applied to any transfer of funds from FAST INVEST to the Assignee's personal bank account. This withdrawal fee will be indicated on the Payout Page of the FAST INVEST User's virtual account. Without the consent of the Assignee and any form (oral or written) of prior notice the Assignor is entitled to define the processing period of the transfer of funds set forth in this paragraph.

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

5.12.1 In the event that the Assignor is late to transfer funds to the Assignee's bank account, Assignor is charged with the 0,01 % late payment interests for each day of delay. The Assignor reserves the right at any time without the consent of the Assignee to amend the rate of the late payment interests.

5.12.2 When applying for a payout, the Assignee will be able to request for a limited number of unit payments and a limited amount of funds. Limits will be set on the first week of each calendar month. Each calendar month, the Assignor will set specific limits defining how many units the Assignee will be able to make in a given month and what percentage of the total Account value the Assignee will be able to request for payout.

The total Account value is being calculated summarizing funds from Available, Reserved and Invested funds sections, available at Assignee's (Client's) account statement.

5.12.3. Without the consent of the Assignee and any form (oral or written) of prior notice the Assignor is entitled to define the limit for number of unit payouts and a limit for amount of funds that could be processed during the exact month. Setting a new limit each month will not mean changing the terms of the Agreement. These limits will be indicated on the Payout Page of the FAST INVEST User's virtual account. Limit for the Payout amount will be indicated in the nominal value. In case the Assignee or User will not be able to access virtual account, or will apply for payout other form than

through the payout page, this will not cancel the payout limits set forth in this paragraph.

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

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. The Assignor is entitled to report any suspicious actions to the respective authorities, as well as to block the Assignee's access to the Assignee's account in the case where funds on the Assignee's account are suspected to be from illegal sources.

6. PURCHASING OF CLAIMS

6.1. Once identified, 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. The purchase of a Claim or part of it would automatically involve the entering into of an Assignment Agreement.

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 part;

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

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

6.4. Simultaneously with the application to purchase a Claim, the Assignee shall authorise the Assignor to transfer the Price of 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, the Assignor notify the Assignee via 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 the Assignor has transferred the Price of the Claim to the Assignor's bank account or the 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. The 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 the Interest payment schedule.

6.9. All the documents regarding the Claim are kept by the 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 is not in its entirety and does not constitute all the Assignor's claims against the Borrower. The Assignor has the right to service the Claim for the benefit of the Assignee corresponding to the purchased part of the Claim against the Borrower only.

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

6.11.1. The principal amount of the Loan received by the 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 the 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. The Assignor shall transfer all payments due to 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, the 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 the 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 the 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 will bear full responsibility for how he sets the parameters of the Auto invest automated Claim purchasing service on his account. The Assignee will not file any legal actions against the Assignor following any of the Assignee's use of the Auto invest automated service on his own account.

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 authorises the 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 THE ASSIGNOR

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

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

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

8.4. Based on the Assignee's authorisation 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. The 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 the 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 the 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 fulfil 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 authorised representatives.

9.8. The Assignee shall not cancel the authorisation 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 the 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 back his Claims, which were purchased on the FAST INVEST Web Page to the Assignor where there is an active Money Back Guarantee in place or on FAST INVEST secondary market to other FAST INVEST User.

10.2. When the Assignee wishes to sell his claim under the Money Back Guarantee 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.

10.3. Any Claim sold on a secondary market by any FAST INVEST User will automatically void the Money Back Guarantee.

10.4 The sale of Claim between Users shall be done only on the FAST INVEST Platform and can be done with or without a discount or premium and in full or in part.

10.5. FAST INVEST remain the sole Assignor in an Assignment Agreement done via its Secondary Market. All terms and conditions of FAST INVEST Assignment Agreement remain the same whether the Assignment Agreement is done via FAST INVEST primary market or secondary market except for the Money Back Guarantee.

10.6. A fee would be applied to any Claim sale made by a FAST INVEST User on the secondary market. This fee would amount to 10% of the total value of the Claim sale.

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 the Assignor, the Borrower or any other third person due to his actions (activity or inactivity).

11.4. During the fulfilment of this Agreement, when using means of communication, the 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 the 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 THE 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 the Assignor in accordance with the Loan Agreement, this Agreement, the Assignment Agreement and the legal requirements in accordance with the established procedures.

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

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

12.5. The Assignee agrees that the 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 authorises the Assignor to process the Assignee's personal data both electronically and manually. The Assignee agrees that the 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. The 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 the 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 Assignment Agreement between the 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. The 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 the provisions of the Agreement and/or amendments thereof on the Assignee's profile.

13.4. The 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 if:

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

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

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

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

13.6. The Assignor reserves the right at any time without the consent of the Assignee to limit the Assignee's ability to use FAST INVEST Platform and Assignee's account, block the Assignee's profile or unilaterally terminate the Agreement and delete the Assignee's profile. The parties agree that unilateral termination of the Agreement will not cause any legal consequences for the Assignor.

13.7. If this Agreement is terminated according to the procedure laid down, the Assignee is denied the use of the Assignee's profile or the possibility to purchase new Claims, to conclude new Assignment Agreement. The Assignee authorizes Assignor to unilaterally repurchase outstanding claims under the terms and conditions laid down in this Agreement or in Assignment Agreement.

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 currencies 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 no 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 on 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. The Assignor shall send this Agreement to the Assignee by e-mail to the Assignee's profile.

14.5. The Assignor may unilaterally amend this Agreement by giving prior notification to the Assignee about the amendment.

14.6. The 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 fulfilment of the relevant liabilities herein stipulated.

14.8. All legal relations resulting from this Agreement, shall be regulated by the laws of England and Wales.

14.9. Disputes among the Parties resulting from this Agreement shall be settled in the court of law in England and Wales.

14.10. The Assignee accepts to receive commercial or non-commercial notifications, advertising materials, various news and all type of information to the means of contacts provided if his express consent was prior given .

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. The Assignee authorises the Lender and/or the Assignor to do the following:

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

15.1.2. use all rights and powers assigned under this Assignment Agreement in the name of the Assignee, including requestion 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 fulfilment of the Loan Agreement, until the Loan is repaid in full and the Claim is discharged in full;

15.1.4. to amend and supplement the Loan Agreement without the Assignee's prior approval, including extension of the Loan repayment period 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 authorisation 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. The Assignee refuses to submit claims against the Lender.

15.3. The Assignee authorises the Assignor to do the following:

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

15.3.2. 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 account;

15.3.3. at any time, without the consent of the Assignee unilaterally terminate this Assignment Agreement, by repurchasing the Claim from the Assignee 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 authorisation in relation to Assignor shall be valid during the entire period of the Assignment Agreement, and therefore, the Assignor's actions shall be binding over the Assignee, and the Assignee refuses to submit claims against the Lender or the Assignor.