

What is B Secure?

B Secure is an additional service offered to borrowers by Bondora AS (Estonian registry code 11483929, hereinafter: Bondora). If you have to make regular payments, you are certainly aware how important it is to keep track of your spending. It's very easy to fall behind on payments when unexpected events affect your ability to pay. B Secure allows you to make changes to the payment schedule.

With B Secure you can:

1. use a grace period for loan principal;
2. shorten or extend your repayment schedule;
3. change the date of your monthly payments.
4. If you have at least one effective loan agreement with Bondora, you have no overdue debts to Bondora, you have made all payments under all loan agreements with Bondora on time and in full, and you have also made at least three (3) repayments under any single effective loan agreement with Bondora (meeting all these conditions is considered good payment behavior), then:
 - o a) you have the chance to take part in great prize draws for B Secure customers;
 - o b) you can apply for a full grace period (during which no repayments of principal and no payments of interest or management fees are made) for one month per year for all existing loan agreements at a time, and the repayment schedule for all existing loans is extended by each such grace period. For the sake of clarity, the monthly fee for B Secure must be paid even during the grace period.

Who can use the B Secure service?

The B Secure service is available to all customers who have an active loan with Bondora. To use B Secure, you must agree to these Terms and Conditions. For matters not covered by these Terms and Conditions, Bondora's Terms of Use apply. In addition, Bondora's Price List and other agreements (including loan agreements) between you and Bondora apply.

How does B Secure work?

Once you have accepted the Terms and Conditions of B Secure, you can change the loan term via your Bondora account.

The following restrictions apply to changes to the repayment schedule:

1. You can change the current schedule if you have made at least one full monthly payment under the schedule.
2. A grace period for loan principal can be taken for 1, 2, 3, 6, 9 or 12 months.
3. The payment date can be changed within 27 days.
4. The repayment term can be set at 3, 6, 12, 36m 48, 60, 72, 84, 96, 108 or 120 months, but the total of the grace period and the repayment term cannot exceed 120 months.

Bondora reserves the right to partially restrict the use of the B Secure services if this is necessary due to the results of the credit risk assessment or regulatory restrictions.

The B Secure service cannot be used if Bondora has the right to cancel any of your active loan agreements and Bondora has the right to demand payment of the full amount of the loan.

If any service fee, interest or other amount payable by you (including the service fee for B Secure) is overdue at the time you make a change to your repayment schedule (whether by changing your monthly payment, taking a grace period or changing the length of your repayment schedule), you must pay all overdue amounts together with the first payment under the new repayment schedule.

Bondora reserves the right to restrict your use of the B Secure service if the service fee for B Secure is overdue until the service fees are paid in full.

How is the service fee calculated?

For the status of a B Secure customer, the User pays Bondora the Monthly Fee indicated in the Price List. The service fee for B Secure is added to your monthly repayments. The service fee for B Secure is payable even during the grace period for loan principal. The fee is automatically deducted from your Bondora account on the same date each month which is the payment date of your current loan agreement(s) under the repayment schedule. Regardless of the number of active loans, only one service fee for B Secure is added to the monthly payments. The first payment of the service fee for B Secure must be made together with the next repayment, regardless of whether or not the loan agreement has been amended.

Make sure that you have enough money in your Bondora account to pay the service fee for B Secure along with your monthly payments.

How can I cancel my B Secure service?

1. To cancel your B Secure service, contact our customer support.
2. The last invoice must be paid with the next monthly payment.
3. B Secure becomes inactive 30 days after its cancellation.
4. Upon termination of the B Secure customer status, the user starts to make all payments under the existing loan agreements on the basis of the new payment schedule calculated immediately before the start of the grace period.

Bondora reserves the right to modify these Terms and Conditions, including terminating the B Secure service before the end of the term, on the same conditions as Bondora may modify Bondora's Terms of Use. Bondora informs about any such changes via the website www.bondora.ee / www.bondora.fi / www.bondora.es / www.bondora.nl

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