

## TERMS AND CONDITIONS OF B SECURE SERVICE

In force since 01.04.2025

### 1. DEFINITIONS

- 1.1. **B Secure Agreement** – An agreement that governs the relationship between the Customer and Bondora in relation to the B Secure Service.
- 1.2. **B Secure Service** – An additional service provided to Customers by Bondora, offering payment protection insurance, flexible loan repayment options, and other exclusive benefits.
- 1.3. **Bondora** – Bondora AS, with Estonian Business Register registry code 11483929, and postal address A.H. Tammsaare tee 56, 11316 Tallinn, Estonia. Phone number +372 609 3088 and e-mail [klienditugi@bondora.com](mailto:klienditugi@bondora.com), the legal entity offering the B Secure Service.
- 1.4. **Bondora's Website** – The Bondora's official website available at [www.bondora.ee](http://www.bondora.ee), where information on Bondora's services and accounts is managed.
- 1.5. **Customer** – A person who has entered into a B Secure Service agreement with Bondora for the use of the B Secure Service.
- 1.6. **Loan Agreement** – A loan agreement concluded between the Customer (acting as a Borrower as defined in the Bondora Terms of Use) and the Bondora (acting as the Lender).
- 1.7. **Monthly Fee** – The fee the Customer is required to pay for using the B Secure Service as detailed in Bondora's price list available on Bondora's Website.
- 1.8. **Payment Schedule** – A payment schedule of the Loan Agreement, including principal amount, interest, and other additional costs.
- 1.9. **Portal** – The online self-service platform managed by Bondora where the Customer can access and manage their services.
- 1.10. **Privacy Policy** – Terms and conditions regarding the processing of the Customer's personal data.
- 1.11. **Terms Of Use** – Bondora's Terms of Use available at Bondora's [Website](http://www.bondora.ee) that regulate all legal relations created between Bondora and the Customer when the latter uses, has used or has expressed intent to use the services of Bondora.

### 2. ENTERING INTO, DURATION AND VALIDITY OF THE B SECURE AGREEMENT

- 2.1. The B Secure Service is available to all Customers with
  - 2.1.1. an active Portal Account;
  - 2.1.2. no long-standing debts to Bondora and/or against whom Bondora has the right to initiate debt collection proceedings through the courts.
- 2.2. The B Secure Agreement becomes legally binding and effective at the moment the Customer explicitly confirms subscription to the B Secure Service via the Portal.
- 2.3. The B Secure Agreement shall remain in force until terminated in accordance with these Terms.
- 2.4. In addition to these Terms, the relationship between Bondora and the Customer is regulated by the applicable legislation, the Terms of Use and Bondora's price list. In the event of any ambiguity or conflict between these Terms and the Terms of Use, the provisions of these Terms shall prevail.
- 2.5. The B Secure Service is an independent, optional product offering additional benefits to Customers. Subscription, modification, or termination of this Service does not affect the Customer's access to or terms of Bondora's lending services.

### 3. B SECURE SERVICE DESCRIPTION

- 3.1. The B Secure Service includes the following features available to the Customer through the Portal:
  - 3.1.1. **Payment Protection Insurance<sup>1</sup>**: The Customer is provided with payment protection insurance, which may cover loan repayments in certain unforeseen situations. The exact terms, conditions, and exclusions are set out in the Payment Protection Insurance Terms, available on Bondora's website.

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<sup>1</sup> Access to insurance coverage through the B Secure Service is subject to separate eligibility requirements and may not be guaranteed for all Customers. The insurance is provided by a licensed third-party insurance provider.

- 3.1.2. Unified Payment Date:** The Customer can set a common payment date for all Loan Agreements with Bondora and adjust it at their discretion. If the Customer has multiple active Loan Agreements, the selected payment date applies uniformly to all.
- 3.1.3. Grace Period ("Pause"):** The Customer has the right to suspend principal repayments under all Loan Agreements with Bondora for duration of 1, 2, 3, 6, 9 or 12 months, paying only interest and ancillary costs (including the fee in clause 6). The Pause operates under the following conditions:
- The Pause applies uniformly to all active Loan Agreements and any new Loan Agreements entered into during the Pause period.
  - Before activation, Bondora will provide the Customer with an updated repayment schedule and any necessary contract amendments.
  - At the end of the Pause, the Customer must resume principal repayments under the new payment schedule calculated before the Pause, which may extend beyond the original loan term.
  - The Customer may reapply or extend the Pause, but only after one month has passed since the previous Pause ended.
- 3.1.4. Payment Schedule Modification:** The Customer has the right to modify the payment schedule, which can be extended or shortened to a repayment term of 3, 6, 12, 24, 48, 60, or 120 months. The total repayment period cannot exceed 120 months.

#### 4. RESTRICTIONS

- 4.4.** The B Secure Service may only be utilised if the Customer's creditworthiness has not changed since entering into the Loan Agreement with Bondora. Bondora may request from the Customer the information and documents necessary to assess the creditworthiness of the Customer.
- 4.5.** Bondora reserves the right to restrict, suspend, or modify the use of the B Secure Service or any of its individual features in response to regulatory changes, industry developments, or Bondora's internal policies and procedures aimed at ensuring responsible lending practices. The availability of specific features is not guaranteed and may vary between Customers or change over time.

#### 5. CUSTOMER OBLIGATIONS AND LIABILITIES

- 5.4.** The Customer must provide Bondora only with true, complete, and non-misleading information (including information about their financial status) and not conceal any information that may be relevant to Bondora before, during or after concluding the B Secure Agreement.
- 5.5.** The Customer shall be responsible for the non-performance or inappropriate performance of their obligations under the B Secure Agreement. The Customer shall be liable for any damage caused to Bondora or any third parties.
- 5.6.** The Customer must notify Bondora of any events that have or might have a material adverse effect on their ability to comply with these Terms and/or on their financial condition, including if enforcement, bankruptcy, or similar proceedings are initiated with respect to the Customer.
- 5.7.** The Customer must pay all overdue amounts if any changes are made to the repayment schedule.
- 5.8.** The Customer shall fulfill the notification obligations through the Portal, a contact form available at Bondoras Website, or by using the Bondoras contact details provided in this B Secure Agreement.

#### 6. SERVICE FEE AND PAYMENTS

- 6.4.** The Monthly Fee for the B Secure Service is charged in accordance with Bondora's price list available at Bondora's Website.
- 6.5.** The Customer shall have a sufficient amount of funds in their Portal Account on or before the due date of payment. The fee is automatically deducted from the Customer's Portal Account.
- 6.6.** Bondora shall issue an invoice to the Customer for the Monthly Fee associated with the B Secure Service. The Customer shall pay the Monthly Fee within the due date specified on the invoice.
- 6.7.** If there are insufficient funds in the Customer's Portal Account to cover all the payments that have fallen due, Bondora will prioritise loan payments.
- 6.8.** Only one service fee for B Secure Service is added regardless of the number of active Loan Agreements.

#### 7. PROCESSING PERSONAL DATA

- 7.4.** All personal data provided by the Customer is processed in accordance with Bondora's Privacy Policy. Customers can access the Privacy Policy via Bondora's website at the following link:

<https://www.bondora.ee/bondorast/kasutustingimused/#privacyPolicy> for detailed information on how their data is collected, used, stored, and protected.

## 8. TERMINATION AND AMENDMENTS

- 8.4.** The Customer has the right to cancel the B Secure Agreement at any time by contacting the Bondora customer support via e-mail at [klienditugi@bondora.com](mailto:klienditugi@bondora.com). Bondora will process the request within 5 business days and confirm the termination date.
- 8.5.** Bondora has the right to terminate the B Secure Agreement with immediate effect in the case the Customer violates these Terms, or due to legislative changes or court order, and if it is necessary to immediately comply with those changes or the court order. Bondora has the right to terminate the B Secure Agreement if a due invoice has been unpaid for at least 30 (thirty) calendar days. In such events, Bondora immediately notifies the Customer of the termination through the Portal, via e-mail or any other reasonable manner. Bondora has the right to terminate the B Secure Agreement without stating any reason by giving at least 30 (thirty) calendar days advance notice. If the B Secure Service is cancelled, the Customer is obliged to pay for the entire month in which the cancellation occurs.
- 8.6.** Upon termination of the B Secure Agreement the Pause and other modifications granted under the service will automatically end. The Customer will then be required to resume all payments under the existing Loan Agreement(s), including principal repayments. These payments will be based on a new schedule that reflects the Loan terms (principal, interest, maturity) that were in effect before the Pause and other modifications.
- 8.7.** Bondora may amend the terms of the B Secure Agreement unilaterally in accordance with the Bondora Terms of Use.
- 8.8.** Bondora reserves the right to unilaterally amend these Terms without prior notice if the amendment results in a reduction in the fees of Bondora's services, terms and conditions that are more favourable to the Customer or at the addition of new features to B Secure Service.
- 8.9.** Bondora also reserves the right to unilaterally amend these Terms without prior notice due to legislative changes or court order, and if it is necessary to immediately comply with those changes or the court order. In such events, Bondora immediately notifies the Customer of the amendments to the Portal, via e-mail and/or Bondora's Website and/or any other reasonable manner, and the amendments shall take effect upon publication of the relevant notice. Bondora reserves the right to unilaterally amend these Terms without prior notice if the amendment does not alter the rights and obligations of the parties, e.g. grammatical changes or corrections.
- 8.10.** If the Customer does not agree to the amendments referred to in clauses 8.4 to 8.6, the Customer has the right to terminate the respective agreement with Bondora by giving notice within 30 (thirty) calendar days. If the Customer does not exercise this right within the specified period, the Customer is deemed to have accepted the amendments and shall have no claims against Bondora arising from such changes.

## 9. GOVERNING LAW AND DISPUTE RESOLUTION

- 9.4.** These Terms and the B Secure Agreement is governed by the laws of the Republic of Estonia.
- 9.5.** Any disputes between Bondora and the Customer arising out of or in connection with this B Secure Agreement should be resolved by way of negotiation. If a disagreement with Bondora is not settled to the Customer's satisfaction, complaints may be submitted in accordance with the Complaints Procedure available at the Bondora's Website or directly to competent extra-judicial bodies, i.e., the Estonian Consumer Disputes Committee.
- 9.6.** A dispute that the parties are unable to resolve through amicable negotiations within a reasonable period of time shall be settled in the competent court of the Republic of Estonia.