Borrowers Advantage Package

Terms and conditions

Dear client, thank you for being responsible borrower by choosing this value-added service.

These Terms and Conditions shall be read and construed together with the terms and conditions of the Credit Line Agreement. The terms with the capital letter used herein shall have the same meaning as defined in the Credit Line agreement unless otherwise provided under these Terms and Conditions.

These Terms and Conditions are in force and applicable only if the Borrower has opted for the Borrowers Advantage Package.

Borrowers Advantage Package ("Package") is an optional package offered to the Borrowers that entitles with additional rights those Borrowers who have voluntarily opted for this Package.

Package provides for the following **rights:**

(a) debt cancellation in case of Borrower's death or permanent disability.

(b) possibility to receive in-debt professional support and advice in case of financial difficulties.

(c) priority automated credit scoring.

(d) possibility to receive discounted payment plan offer in case of loan delinquency.

(e) depending on the severity of situation: possibility to receive discounted payment plan offer in case of earthquake or flood in the Borrower's area of residence as registered in the Loan Application.

(f) no penalty for non-payment or late payment within the first fifteen (15) calendar days after Next Payment Date as per Credit Line agreement section 5 and Schedule 1.

(g) possibility to receive and withdraw additional Loan amount(s) depending on Borrower's risk profile and Loan limit utilization.

(h) available minimum payment(s) for 7, 14 and 30 days on the Next Repayment Date as per Credit line agreement Schedule 1.

(i) subscription to finbro.ph raffle promos.

(j) other rights and advantages, if any, which may be additionally implemented or updated from time to time solely by and at the discretion of the Lender.

The Lender retains the right to amend and/or supplement the rights available for the Package at its sole discretion, as well as to determine the criteria for the evaluation of the severity of the event indicated in sub-clause (b) above.

Borrowers Advantage Package Fee ("Fee") is a fee that is paid by the Borrower to enable the Package and the additional rights provided therein. The Fee shall be indicated during the Loan application process and reflected in the invoice.

Opting for the Package and applicability

Opting for the Package is elective and fully up to the Borrower. To enable the Package, the Borrower must select the tick-box by choosing the option "Borrowers Advantage Package" in the Lender's Website, thus confirming Borrower's voluntary choice to benefit from the Package. Prior to the selecting this option the Borrower must get acquainted with the Terms and Conditions. The Lender has made available and offered to Borrower free-of-charge service option as an alternative to the Package.

If the Borrower proceeds with the application of Loan and simultaneously opts-in for the Package, the submission and request for the Loan together with the Borrowers Advantage Package shall be considered as a one application.

The Borrower's confirmation on the Loan application together with the selected tick-box for the optional Borrowers Advantage Package shall form an acceptance of the terms and conditions herein and it shall be binding for the Borrower.

The Package shall be applicable to the respective Credit Line Agreement, once the Borrower has made the first and any other subsequent Minimum Payment as the case may be, and subject to the Borrower's fulfillment of the requirements mentioned herein.

Cancellation

Failure to comply with any of the requirements may lead to the cancellation of the Borrowers Advantage Package.

Miscellaneous

The Lender may time to time at its sole discretion revise and modify these Terms and Conditions.