



# VoimaCredit™ - General Credit Terms

Effective as of 01.01.2024

The parties to these General Credit Terms are Voima Securities Oy (Business ID: 3182353-6) (hereinafter the “Company”) and the borrower (the “Customer”).

The Customer’s details are specified, and the Customer agrees to these terms by signing the VoimaCredit™ credit application.

## 1. Conditions for Granting the Credit

Granting the credit requires that:

- The Customer is of legal age and has been properly identified,
- The Customer has signed the VoimaCredit™ credit application,
- The Customer has opened a Voima Account with the Voima Gold Oy service and agreed to the service’s Terms of Use, and
- The Customer’s Voima Account holds a sufficient amount of gold to cover the collateral for the loan, and any other conditions for granting the loan or part of it have been fulfilled.

The Company has the right to deny the loan or part of it if any grounds for loan maturity exist under the credit terms, if the Customer has filed for debt restructuring or corporate reorganization in court, if the Customer has received a payment default entry after applying for the loan, or if there is reason to suspect the loan would be used fraudulently.

## 2. Interest

The interest rate for the loan is defined in the VoimaCredit™ credit application and remains fixed for the duration of the credit agreement. Interest is calculated based on the actual number of interest days, using 365 as the denominator. Interest begins to accrue from the day the granted loan is transferred to the Customer’s Voima Account.

The Company must notify the Customer at least 30 days before the renewal of the agreement of any changes that would increase the Customer’s obligations, including changes to the interest rate or the acceleration of the loan without specific grounds for early maturity.

During the contractual relationship, the Customer has the right, upon request, to receive a repayment schedule in accordance with the Consumer Protection Act.

### 3. Right of Withdrawal

The Customer has the right to withdraw from the credit granted under the credit agreement by notifying the lender in a durable form within fourteen (14) days of the credit being granted, or from the later date on which the borrower has received a written or electronic copy of the credit agreement containing the information required under Chapter 7, Section 17 of the Consumer Protection Act.

The Company will release the collateral once the Customer has returned all funds received under the granted credit application, including any accrued interest.

### 4. Early Repayment of the Loan

The Customer has the right to repay the loan or a portion of it early by notifying the Company in a durable form.

Additional terms regarding early repayment are specified in the VoimaCredit™ Credit Agreement.

### 5. Specific Grounds for Early Maturity of the Loan

#### 5.1. Grounds for Early Maturity

The loan becomes due for repayment before the end of the credit agreement term upon written demand by the Company if:

- The value of the gold in the Customer's Voima Account falls below the collateral value of the loan, resulting in early maturity. In such a case, gold will be sold from the Customer's Voima Account to cover repayment of the loan principal and accrued interest. The gold may be sold without consulting the Customer or obtaining a court judgment.
- The Customer—or another party that may have influenced the loan approval—has provided misleading information to the Company.
- The Customer passes away and the Company issues a written demand for repayment.
- The Customer has violated the terms of use or agreement conditions of the Company or Voima Gold Oy.

If the Customer, the Company, or Voima Gold Oy is declared bankrupt, the loan becomes immediately due for repayment.

#### 5.2. Effective Date of Maturity

Loan maturity takes effect four weeks after the notice of maturity has been sent to the Customer, or two weeks after if the Customer has previously been warned of a contractual breach.

If the Customer pays the overdue amount or remedies the breach within the specified time, the maturity is voided.



If the loan is matured early, the remaining receivable from the Company will be reduced by the portion of the interest that corresponds to the unused loan period.

### 5.3. Customer's Right to Extraordinary Maturity

The Customer has the right to declare the loan due for early repayment on the basis of a material breach of contract affecting the credit relationship between the Customer and the Company.

## 6. The Company's Right to Disclose Information to Credit Operation Financiers

The Company has the right to disclose information to the financiers of its credit operations regarding all of the Customer's commitments, payment defaults, and other factors affecting the Customer's creditworthiness.

## 7. Notifications and Other Rights to Information

The Customer must promptly notify the Company of any change in their name or address. Upon request, the Customer must provide the Company with financial and other relevant information affecting the credit relationship, which the Company, as the lender, deems necessary.

When the Company sends a notice to the Customer's email address, the Customer is considered to have received the notice on the day it was sent. When the Company sends a notice by post to the Customer's address, the Customer is considered to have received it no later than the seventh day after it was sent.

The Company will send credit-related notifications and information regarding changes to agreements, terms, fees, charges, and the service price list to the Customer listed first in the credit application.

The Customer has the right to receive, free of charge and without delay, information about a credit register inquiry if the credit application was rejected based on that inquiry. This right does not apply if providing such information is prohibited under European Community legislation or is contrary to legal principles or public security objectives.

The Customer has the right, upon request and free of charge, to receive a draft of the credit agreement. If the borrower wishes to receive a draft of the credit agreement, they must contact the lender in a durable form at [contact@voimagold.com](mailto:contact@voimagold.com). This provision does not apply if, at the time of the request, the lender is not willing to enter into a credit agreement with the Customer.

## 8. Right to Make Changes

The Company has the right to amend the terms of the loan by notifying the Customer in advance in a durable form, provided that the change does not increase the Customer's obligations or reduce their rights, or if the change results from a legislative amendment or a decision by an authority. The Customer will be informed of the change at least 30 days before it enters into force.



A change will take effect without the Customer's consent if it results from a legislative amendment or a decision by an authority. In other cases, the Customer is deemed to have accepted the proposed changes to the terms and conditions unless the Customer objects to them before the proposed effective date.

Amendments to the credit application or the general credit terms may be implemented immediately if the Customer provides written consent to the changes.

## 9. Authorization

The Customer authorizes the Company to make inquiries necessary for the granting of the loan. This authorization includes, among other things, checks related to the Customer's employment status, credit information, population register data, tax information, and other loans, as well as the right to request personal data from Voima Gold Oy for identification purposes.

## 10. Liability for Indirect Damages

The Company is not liable for any indirect damages caused to the Customer unless the damage was caused intentionally or through gross negligence.

## 11. Force Majeure

Neither the Company nor the Customer is liable for damages if it can be shown that the failure to fulfill an obligation was due to an extraordinary and unforeseeable circumstance beyond their control, the consequences of which could not have been avoided even with all due diligence.

The Company is also not liable for damages if fulfilling its obligations under this agreement would conflict with other statutory obligations imposed on the Company.

The Company or the Customer is obliged to notify the other party of a force majeure situation as soon as reasonably possible.

## 12. Order of Interpretation

These VoimaCredit™ General Credit Terms are subject to the VoimaCredit™ Credit Agreement. In the order of interpretation, the specific terms of the VoimaCredit™ loan take precedence.

## 13. Supervisory Authorities

Consumer credit is supervised by the Consumer Ombudsman, the Finnish Competition and Consumer Authority ([www.kkv.fi](http://www.kkv.fi)), and the Finnish Financial Supervisory Authority ([www.finanssivalvonta.fi](http://www.finanssivalvonta.fi)).



## 14. Out-of-Court Remedies

The Customer may submit a dispute concerning the credit terms or credit relationship to the Consumer Disputes Board (KRIL, [www.kuluttajariita.fi](http://www.kuluttajariita.fi)) for resolution.

## 15. Applicable Law and Jurisdiction

This agreement is governed by the laws of Finland. Any disputes arising from this agreement shall be resolved in the District Court of Helsinki, unless otherwise agreed in writing between the parties.

