

Standard European Consumer Credit Information

1. Identity and Contact Details of the Lender / Credit Intermediary

Lender Address Phone email Web address	Voima Securities Oy (3182353-6) Bulevardi 5, 00120 Helsinki +358 (0)9 612 1917 contact@voimagold.com www.voimagold.com
Credit Intermediary Address Phone email Web address	Voima Gold Oy (2843889-9) Bulevardi 5, 00120 Helsinki +358 (0)9 612 1917 contact@voimagold.com www.voimagold.com

2. Description of the Main Features of the Credit

Type of credit	Secured consumer credit, where the gold held in the borrower's Voima Account (within the service provided by Voima Gold Oy) serves as collateral.
Total amount of credit <i>This refers to the credit limit or the total amount made available under the credit agreement.</i>	The total amount of credit depends on the amount applied for, the amount of gold in the borrower's Voima Account, and the assessment conducted by the Lender.
Conditions governing the drawdown <i>This means how and when the money will be made available.</i>	The credit becomes available after the Lender has processed the credit application, approved the loan, and transferred the credit amount to the borrower's Voima Account.
Duration of the credit agreement	The duration of the credit agreement is 90 days (3 months). The period begins once the credit amount has been received into the Voima Account.
Repayments	The credit has no predetermined repayment installments or schedule. The borrower may decide the repayment time themselves, bearing in mind that the Company has the right to terminate the credit agreement on its due date. If the borrower decides to repay the credit or part of it, the borrower must notify the Lender of the repayment in a permanent manner at the address: contact@voimagold.com
Total amount payable	The payable interest and other costs are specified in the credit application and credit agreement.
Required collateral <i>This describes the collateral you provide in connection with the credit agreement.</i>	The Lender retains the right of control over the gold provided as collateral until the borrower has fully repaid the credit amount, interest, and other service fees.

3. Costs of the Credit

Loan interest	The loan interest depends on what is agreed in the credit application and the credit agreement. The Lender determines the interest rate.
Annual Percentage Rate (APR) <i>The total costs expressed as an annual percentage rate for the total amount of the loan. The APR makes it easier to compare different offers..</i>	The APR is equal to the Loan Interest, since the Lender, Voima Gold Financing Oy, does not charge any additional fees.
Is it generally required, or required under the marketed terms, to obtain in order to receive the credit: - an insurance policy as collateral for the loan - or another agreement concerning an additional service <i>If the costs of these services are not known to the Lender, they are not included in the APR.</i>	A condition for receiving the credit is that the borrower has opened a Voima Account with Voima Gold Oy's service and has agreed to the Terms of Service. In addition, the borrower must have a sufficient amount of gold holdings in the Voima Account's gold account to cover the credit amount granted. If the borrower wishes, they may agree on other additional services with Voima Gold Oy. The costs of any such additional services are also not included in the APR.

Other Costs

All other costs arising from the credit agreement	Gold held in Voima Gold Oy's Voima Account service, which maintains the collateral, is subject to an annual account fee of 0.99% p.a. The gold pledged as collateral for the loan is no exception to this fee.
Conditions under which the above-mentioned costs related to the credit agreement may be changed	The Company must notify at least 30 days before the renewal of the agreement of any possible changes that would increase the borrower's obligations, including changes to the interest rate and loan maturity.
Costs arising from payment delays <i>Failure to make payments can have serious consequences (for example, forced sale), and obtaining credit may become more difficult.</i>	The Lender has the right to sell gold and use the proceeds from its sale to cover its receivables, as well as the right to charge late payment interest and collection costs, if such costs are incurred.

4. Other Important Legal Aspects

Right of Withdrawal	The borrower has the right to withdraw from the credit granted under the credit agreement by notifying the lender in a permanent form within fourteen (14) days from the granting of the credit, or from the later date on which the borrower has received, in writing or electronically, a copy of the credit agreement containing the information required under Chapter 7, Section 17 of the Consumer Protection Act.
Early Repayment	<p>The customer has the right to repay the credit or part of it early by notifying the Company in a permanent form.</p> <p>If the customer repays the credit or part of it early, the remaining claim of the Company will be reduced by the portion of the interest costs corresponding to the unused credit period.</p> <p>If the customer's account does not contain sufficient gold to cover the collateral value of the credit, the Company has the right to call in the loan early, in which case gold will be sold from the customer's Voima Account to cover repayment of the loan principal and accrued interest costs. The gold may be sold without consulting the customer and without seeking a court judgment.</p>
The lender's right to compensation in the event of early repayment	Following repayment, the remaining claim of the Company will be reduced by the portion of the interest costs corresponding to the unused period.
Credit Registry Inquiry	The borrower has the right to receive, free of charge and immediately, information about a credit registry inquiry if a credit application has been rejected on the basis of such an inquiry. This does not apply if providing such information is prohibited under European Community legislation, or if it would be contrary to the principles of the legal system or to the objectives of public security.
Right to Receive a Draft Credit Agreement	<p>The borrower has the right, upon request and free of charge, to receive a draft credit agreement. If the borrower wishes to receive a draft, they must contact the lender in a permanent form at contact@voimagold.com</p> <p>. 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 borrower.</p>

5. Additional Information Provided in the Context of Distance Marketing of Financial Services

(a) Regarding the Lender

Registration	<p>Voima Securities Oy is registered in the Trade Register maintained by the Finnish Patent and Registration Office with business ID 3182353-6.</p> <p>Voima Securities Oy is also registered in the Financial Supervisory Authority's register of lenders and peer-to-peer loan intermediaries.</p>
Supervisory Authority	<p>Consumer credit is supervised by the Consumer Ombudsman, the Finnish Competition and Consumer Authority (www.kkv.fi), and the Financial Supervisory Authority (www.finanssivalvonta.fi).</p>

(b) Regarding the Credit Agreement

Use of the Right of Withdrawal	<p>The borrower has the right to withdraw from the credit by notifying the Company in a permanent form within 14 days of the granting of the credit.</p> <p>The Company will release the collateral once the borrower has returned all funds received on the basis of the granted credit application, together with interest.</p>
Law under which the lender establishes a borrower relationship with you before concluding the credit agreement	<p>Finnish law.</p>
Clause on applicable law and/or competent court regarding the credit agreement	<p>This agreement is governed by Finnish law.</p> <p>Disputes arising from this agreement shall be settled in the Helsinki District Court, unless otherwise agreed in writing between the parties.</p>
Language Arrangements	<p>Information and contractual terms are provided in Finnish. Communication will be conducted in Finnish.</p>

(c) Regarding Legal Protection

Availability of out-of-court complaint and redress procedures	<p>In matters relating to the credit agreement and its terms, the borrower must always first contact the lender.</p> <p>The borrower may submit a dispute concerning the terms of the credit or the credit relationship to the Consumer Disputes Board (Kuluttajariitalautakunta, KRIL, www.kuluttajariita.fi)</p>
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