



VoimaCredit™-Credit agreement

The parties to this agreement 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 this agreement by signing the VoimaCredit™ credit application.

1. Granting of the Credit

The credit application is valid for 180 days (six months) from the date of the application. If the credit application is approved, the Company will notify the Customer of the credit approval in a durable manner. The credit may be granted in full or in part.

The Customer has the right to cancel the credit within 14 days of it being granted. If the Customer cancels the credit, interest charges may be applied for the period during which the credit was available to the Customer.

2. Credit Renewal and Changes to Terms

The credit will renew automatically unless either the Company or the Customer decides to cancel the credit agreement.

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 acceleration of the loan.

3. Interest Payment

Loan interest is paid four times a year. Interest payments are primarily collected from the Customer's Voima Account. If there are not enough euros in the Customer's Voima Account to cover the interest charges, gold may be sold from the Customer's gold account to cover the interest.

If the Customer fails to fulfill a payment or other obligation despite repeated reminders, the lender has the right to:

- record a payment default in the credit information register,
- sell the gold and provide a settlement,
- use the gold or proceeds from its sale to recover the outstanding debt, and
- charge late payment interest and collection costs.

Failure to meet payment or other obligations may negatively affect the Customer's ability to obtain credit in the future.

4. Partial Repayment of the Credit

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

Loan repayment is flexible. The size of the instalments, their number, and the payment intervals are not predetermined. However, the Customer must comply with the terms and limitations specified in the agreement and take into account that the Company also has the right to terminate the credit agreement on its maturity date by providing at least 30 days' notice prior to maturity.

If the Customer decides to repay part of the loan, they must notify the Company in a durable form at **contact@voimagold.com**. The repayment will be charged from the Customer's Voima Account. After repayment, the remaining claim of the Company will be reduced by the portion of the interest cost that corresponds to the unused period of the loan.

5. Loan Maturity and Termination

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

If the Customer decides to repay the entire loan, they must notify the Company in a durable form at **contact@voimagold.com**. The repayment will be charged from the Customer's Voima Account. After repayment, the remaining amount owed to the Company will be reduced by the portion of interest costs corresponding to the unused loan period.

The loan principal will be collected in full from the Customer's Voima Account on the loan's maturity date if either party has notified of the loan's termination at the end of the loan term and the loan is not renewed.

If the Customer's Voima Account does not have sufficient funds to cover the repayment on the maturity date, the loan costs and principal will be covered by selling gold from the Customer's gold account within the Voima Account.

The loan is considered terminated once either the Customer or the Company has given notice of the loan's maturity or repayment, and the loan principal and interest have been charged from the Customer's Voima Account.

6. Notices

The Company will send credit-related decisions and notices from the address **contact@voimagold.com**. The Customer must send credit-related notices to the address **contact@voimagold.com**.

7. Early Maturity of the Loan

If the value of the gold in the Customer's Voima Account falls below the collateral value of the loan, gold will be sold from the Customer's Voima Account in an amount covering the granted loan and the accrued



interest. Following this, the costs and loan principal will be charged from the Customer's Voima Account, and the loan will mature early.

If the value of the gold in the Customer's Voima Account drops to the threshold of 120% of the granted loan amount, the Company will notify the Customer, offering them the opportunity to add more gold to their Voima Account to maintain the required collateral value.

The value of the gold in the Customer's Voima Account must continuously exceed the collateral value of the loan. The Customer is responsible for monitoring the collateral for the loan in their Voima Account. The Company is not liable for any financial losses or tax consequences arising from the sale of the gold.

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