



VoimaCredit™-credit application

The parties to this application are Voima Gold Financing Oy (Business ID: 3182353-6), Bulevardi 5 A 86, 00120 Helsinki (hereinafter the "Company"), and the Borrower (the "Customer").

With this application, the Customer applies for a secured consumer credit ("credit") from the Company, where the gold held in the Customer's Voima Account within the Voima Gold Oy service serves as collateral for the credit. The Company will process the credit application and grant the credit following a separate review. The credit enters into effect from the moment it is granted and the credit amount is transferred to the Customer's Voima Account.

To be completed by the Customer:

First and last name or company name _____

Position in the company: _____

Personal ID or Business ID: _____

Address _____

Date and time _____

Requested loan amount _____ € (max. 70% of the gold value)
(Minimum 1000 €)

Formula for calculating the maximum loan amount: Value of gold in the Voima Account × 0.70 (70%)

Formula for calculating the collateral value of the loan: Loan amount € × 1.10 (110%)

Loan interest rate:	4.9%	Effective annual interest rate:	4.9
Interest charged:	Once per quarter	Loan term:	90 days (3 months)
Loan origination fee:	35 euros		

Gold held as collateral in the Voima Account maintained by Voima Gold Oy is subject to an annual account maintenance fee of 0.99% p.a. This also applies to gold used as collateral for the loan.

By signing, the Customer certifies that the information provided is accurate. The Customer further certifies that they have reviewed the documents "VoimaCredit™ Credit Agreement 2.4," "VoimaCredit™ – General Credit Terms 2.4," and "Standard European Consumer Credit Information – VoimaCredit™," and accepts them as binding. This credit application, including the stated interest rate and loan term, constitutes an integral part of the VoimaCredit™ Credit Agreement.

Customer's signature: _____