

**INFORMATII STANDARD LA NIVEL EUROPEAN PRIVIND CREDITUL
PENTRU CONSUMATORI**

1. Identitatea si datele de contact ale creditorului/intermediarului de credit

Creditor	Multitude Bank p.l.c. C 56251
Adresa	ST Business Centre, 9th floor, 120, The Strand, Gzira GZR 1027, Malta
E-mail	clienti@ferratumbank.ro
Adresa internet	www.ferratumbank.ro
Intermediar de credit	N/A
Adresa	N/A

2. Descrierea principalelor caracteristici ale produsului de creditare

Tipul de credit	Facilitate de credit de consum cu dobanda fixa, fara garantie, de tip revolving
Valoarea totala a creditului <i>Inseamna plafonul sau sumele totale puse la dispozitie in temeiul contractului de credit</i>	3000 RON.
Conditiiile care reglementeaza tragerea creditului <i>Inseamna modul si momentul de obtinere a banilor</i>	Dupa incheierea Contractului de Credit, veti primi Creditul in 2 (doua) zile lucratoare de la primirea solicitarii creditului de catre Creditor, prin transfer in contul dvs. bancar sau, altfel, in numerar dintr-un cont bancar detinut in numele creditorului la o terta banca (IBAN: RO73RNCB0002167692930006) atunci cand prezentati dovada identitatii dvs., respectiv documentul original de identitate si orice alt document de identitate si orice alta dovada a identitatii solicitata de respectiva terta banca. Daca optati sa retrageti banii in numerar, aceasta prima retragere va trebui efectuata in 14 zile calendaristice de la data Contractului de Credit. Altfel, Contractul de Credit va fi considerat a nu fi fost incheiat.
Durata contractului de credit	Cinci ani de la data incheierii Contractului de credit, renoibil pentru perioade ulterioare de cinci ani fiecare daca niciuna dintre parti nu notifica cealalta parte cu privire la intentia sa de a rezilia Contractul de Credit printr-o notificare transmisa cu nouazeci (90) de zile inainte.
Ratele si, daca este cazul, ordinea in care acestea vor fi alocate	Va trebui sa achitati urmatoarele: 50.00 RON sau 14.00% din suma totala datorata in temeiul Contractului de Credit (inclusiv principalul Creditului si dobânda nominala), oricare dintre acestea este mai mare, in fiecare luna. In cazul in care valoarea totala a Creditului impreuna cu dobânda datorata este mai mica decât 50.00 RON, suma minima de plata este considerata a fi suma totala a Creditului datorat impreuna cu dobânda. In cazul in

	<p>care Contractul de Credit nu este reinnoit inainte de data expirarii, ultima plata va fi egala cu toate sumele datorate in temeiul Contractului de Credit.</p> <p>Dobanda si/sau taxele vor fi platite in urmatorul mod: costuri de executare, taxe de inregistrare si taxe de radiere a garantiilor mobiliare stabilite conform acestui Contract de credit in/din Arhiva Electronica de Garantii Reale Mobiliare, comisioane, dobanda penalizatoare, dobanda nominala restanta, , dobanda nominala curenta, creditul restant din lunile anterioare si restul de credit datorat.</p>
<p>Valoarea totala pe care va trebui sa o achitati <i>Inseamna suma imprumutata plus dobanda si posibile costuri aferente creditului.</i></p>	<p>5385.55 RON.</p> <p>Acest calcul se bazeaza pe un Credit de 3000 RON si o rata nominala anuala a dobânzii de 146.80%, in valoare de 2385.55 RON din care 119.28 RON se achita catre ANAF ca impozit retinut la sursa, pe baza urmatoarelor ipoteze:</p> <ol style="list-style-type: none"> i. Creditul este acordat pentru o perioada de un an incepând de la data tragerii initiale, iar plata finala efectuata compenseaza soldul capitalului, dobânda nominala si alte cheltuieli, daca exista; ii. Vetii rambursa capitalul (principalul creditului) in plati lunare egale, incepând cu luna urmatoare de la data tragerii initiale. <p>Suma totala rambursabila variaza in functie de suma din limita de credit utilizata si de cât de repede sunt rambursate sumele datorate. Dobânda nominala se acumuleaza in orice moment la soldul Creditului utilizat.</p>

3. Costul creditului

<p>Rata dobanzii aferenta creditului sau, dupa caz, diferite rate ale dobanzii care se aplica contractului de credit</p>	<p>146.80 % p.a. – fixa, perceputa pentru fiecare zi la valoarea Creditului datorat, din care 5% se plateste Agentiei Nationale de Administrare Fiscala (ANAF) ca impozit retinut la sursa. Valoarea dobanzii se calculeaza cu ajutorul urmatoarei formule. $VC * RND * NZC$, unde VC = Valoarea creditului datorat, RND = rata nominala zilnica a dobanzii, NZC = numarul de zile calendaristice.</p> <p>Rata nominala a dobanzii pentru primele 30 zile de la data Contractului de Credit va fi de 0.00% pe an. Dupa aceasta perioada, dobanda nominala va continua sa se acumuleze in conformitate cu ratele stipulate in clauza 6 (iv) a Clauzelor Specifice. DAE, costul total al</p>
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	creditului si suma totala de plata au fost calculate pe baza ratei dobanzii indicate in clauza 6 (iv) de mai sus.
<p>Dobanda Anuala Efectiva (DAE) <i>Acesta este costul total exprimat ca procentaj anual din valoarea totala a creditului. DAE va ajuta sa comparati diferite oferte.</i></p>	<p>299.46%</p> <p>Acest calcul se bazeaza pe un Credit de 3000 RON si o rata nominala anuala a dobanzii de 146.80%, in valoare de 2385.55 RON din care 119.28 RON se achita catre ANAF ca impozit retinut la sursa, pe baza urmatoarelor ipoteze:</p> <ol style="list-style-type: none"> i. Creditul este acordat pentru o perioada de un an incepând de la data tragerii initiale, iar plata finala efectuata compenseaza soldul capitalului, dobanda nominala si alte cheltuieli, daca exista; ii. Vetii rambursa capitalul (principalul creditului) in plati lunare egale, incepând cu luna urmatoare de la data tragerii initiale. <p>DAE este egala, pentru o perioada de un an, cu valoarea actuala a tuturor angajamentelor, retragerilor, rambursarilor si costurilor, prezente sau viitoare, convenite intre dumneavoastra si Ferratum prin semnarea acestui Contract de Credit. Cunoasteti toate consecintele si premisele calculului si intelegeti si acceptati ca valorile DAE si costul total al Creditului sunt orientative si sunt calculate in scopul informarii.</p>
<p>Obtinerea creditului sau obtinerea creditului conform clauzelor si conditiilor convenite este conditionata de incheierea:</p> <ul style="list-style-type: none"> - unei asigurari pentru garantarea creditului; sau - unui contract de servicii accesoriu <p>In cazul in care costurile acestor servicii nu sunt cunoscute de creditor, acestea nu sunt incluse in DAE.</p>	<p>Nu</p> <p>Nu</p>

4. Costuri aferente

Orice alte costuri ce reies din contractul de credit	Comision Unic pentru serviciile prestate la solicitarea expresa a Clientului in valoare de 99 RON.
Conditii in care costurile privind contractul de credit prevazute mai sus pot fi modificate	Creditorul poate modifica Tariful Comisioanelor (Anexa 1 la Multitude Bank p.l.c. - Clauzele Standard ale Contractelor de Credit aplicabile Clientilor rezidenti in Romania (Clauze Standard)) la discretia sa. In orice caz, aceste modificari se aplica numai

	<p>Contractului de Credit existent daca amendamentul este impus de o prevedere legala. Vetii fi informat cu privire la orice amendament printr-o notificare semnata si datata care va include numarul de inregistrare oferit de creditor, fie prin mijloace electronice, fie pe un alt suport durabil, si care va este trimisa cu cel putin 30 de zile inainte, daca legea nu va intra in vigoare intr-un interval mai scurt. Vetii putea fi de acord cu orice act aditional furnizat de creditor care indica acceptarea noilor conditii in 15 zile de la data primirii notificarii. Puteti refuza modificarile propuse prin rezilierea Contractului de Credit inainte ca modificarile sa produca efecte. In acest caz, vi se va solicita sa rambursati toate sumele datorate conform Contractului de Credit inainte de data rezilierii. Daca nu va veti exprima refuzul cu privire la incheierea actului aditional sau nu veti solicita rezilierea Contractului de Credit, modificarea acestuia se va realiza in baza notificarii si va fi considerata acceptare tacita a modificarilor impuse prin lege.</p>
<p>Costuri in caz de intarziere la plata <i>Platile neefectuate ar putea sa aiba consecinte grave pentru dvs. (ex. vanzare silita) si sa ingreuneze obtinerea de credite</i></p>	<p>Vi se va percepe 148.77% pe an la principalul creditului restant, pana la data platii efective, pentru platile restante. Dobânda penalizatoare poate fi perceputa de creditor chiar daca Creditul este declarat scadent anticipat pentru incalcarea obligatiilor contractuale esentiale (majore) care va pot fi atribuite, caz in care dobânda penalizatoare va fi perceputa pe baza unui procent fix, care nu poate depasi doua puncte procentuale si care se adauga la rata dobânzii prevazuta in Contractul de Credit.</p>

5. Alte aspecte legale importante

<p>Dreptul de retragere. <i>Aveti dreptul sa renuntati la contractul de credit in termen de 14 zile calendaristice</i></p>	Da
<p>Rambursare Anticipata <i>Aveti dreptul, in orice moment, la rambursare anticipata totala sau partiala a creditului</i></p>	Da
<p>Consultarea unei baze de date <i>Creditorul trebuie sa va informeze imediat si gratuit asupra rezultatelor consultarii unei bazei de date, in cazul in care cererea de creditare este respinsa in baza acestei consultari. Acest lucru nu se aplica</i></p>	<p>Creditorul poate consulta Biroul de Credite S.A. si/sau Centrala Riscului de Credit. Creditorul trebuie sa va informeze imediat si fara a va percepe nicio taxa cu privire la interogarea bazei de date, in cazul respingerii cererii de credit in baza unei astfel de interogari. Acest lucru nu se aplica daca prevederile acestor informatii sunt interzise prin legea</p>

<i>in cazul in care furnizarea unor astfel de informatii este interzisa de acte normative care transpun sau care creeaza cadrul de aplicare pentru legislatia comunitara ori contravine obiectivelor de ordine publica sau de securitate publica.</i>	Comunitatii Europene sau contravin obiectivelor politicii publice sau securitatii publice.
Dreptul de a primi proiectul de contract de credit <i>Aveti dreptul ca, la cerere, sa obtineti gratuit un exemplar al proiectului de contract de credit. Aceasta prevedere nu se aplica in cazul in care, in momentul cererii, creditorul nu poate sa incheie contractul de credit cu dvs. conform normelor sale interne</i>	Da
Perioada de timp pe parcursul careia creditorul este tinut sa respecte obligatiile precontractuale	Aceste informatii sunt valabile pentru o perioada de 15 zile de la data solicitarii creditului.

6. Informatii suplimentare in cazul comercializarii la distanta de servicii financiare

(a) referitoare la creditor	
Inregistrarea	Registrul Societatilor din Malta C 56251 Registrul Serviciilor Financiare din Malta C56251
Autoritatea de supraveghere	Autoritatea pentru Servicii Financiare din Malta
(b) referitoare la contractul de credit	
Exercitarea dreptului de retragere Legea considerata de creditor drept baza pentru stabilirea relatiilor cu dvs. inainte de incheierea contractului de credit	Va puteti retrage din Contractul de Credit fara a indica vreun motiv in 14 zile calendaristice de la data incheierii acestuia sau de la primirea clauzelor si conditiilor contractuale si a informatiilor solicitate in mod obligatoriu pe un suport durabil conform prevederilor Sectiunii 2, Capitolul IV din OUG nr. 50/2010, daca aceasta data este ulterioara. Nu aveti obligatia de a indica motivul retragerii. Dreptul de a va retrage poate fi exercitat prin notificare simpla care sa va identifice si sa exprime intentia dvs. de a va retrage. Termenul de 14 zile calendaristice este respectat daca notificarea este expediată in acest termen. Notificarea trebuie sa fie realizata in scris sau pe alt suport durabil si sa furnizeze cel putin urmatoarele informatii (a) numele si codul de identitate, (b) notificarea de retragere, (c) locul si data intocmirii notificarii si (d) in cazul in care notificarea este trimisa prin posta, semnatura dvs. Orice notificare trebuie transmisa la adresa stabilita in contractul de credit sau pe website-ul creditorului. Daca nu va veti exercita dreptul de a va retrage, veti

	<p>ramâne obligat prin clauzele si conditiile Contractului de Credit. Daca va exercitati dreptul de a va retrage, Contractul de Credit va fi considerat a nu fi fost incheiat.</p> <p>In cazul exercitarii dreptului de retragere, trebuie sa achitati Creditul impreuna cu dobanda nominala datorata la acesta, calculata la rata zilnica indicata in Contractul de Credit, incepand cu data la care primiti creditul pana la data rambursarii (data la care creditorul a primit plata integrala), fara nicio intarziere, dar nu mai tarziu de treizeci (30) de zile calendaristice de la data expedierii notificarii de retragere. Daca nu veti actiona in acest sens, retragerea nu va avea efect.</p>
Clauza care precizeaza legislatia aplicabila contractului de credit si/sau instanta competenta	<p>Contractul de Credit si relatia de afaceri dintre Ferratum si dvs. vor fi guvernate de legislatia romana. Informatiile au fost furnizate conform legislatiei romane.</p> <p>Dvs. puteti introduce actiuni impotriva Ferratum doar in Statul Membru al Uniunii Europene in care aveti domiciliul sau in tara in care este infiintata Ferratum. Ferratum poate introduce actiuni impotriva dvs. in Statul Membru al Uniunii Europene in care dvs. aveti domiciliul. Ambele parti pot introduce o contestatie in instanta in care a fost introdusa actiunea principala.</p>
Regimul lingvistic	<p>Informatiile si termenii contractuali se vor furniza in limbile romana si engleza. Limba romana va prevala in cazul conflictelor. Cu consimtamantul dvs., intentionam sa comunicam in limba romana sau in limbile romana si engleza pe durata Contractului de Credit.</p>
(c) referitoare la cai de atac	
Existenta si posibilitatea recurgerii la un mecanism extrajudiciar de reclamatie si despagubire pentru consumator	<p>Puteti inainta o reclamatie catre oricare dintre mecanismele extrajudiciare de reclamatie si despagubire pentru consumator (1) Autoritatea Nationala pentru Protectia Consumatorului, cu sediul in Bd. Aviatorilor nr. 72, sector 1, cod postal 011865, Bucuresti, si/sau (2) Centrul pentru solutionarea alternativa a litigiilor in domeniul bancar, cu sediul in str. Sevastopol nr. 24, etaj. 2, Sector 1, Bucuresti si/sau (3) in scris la Oficiul Arbitrului pentru Servicii Financiare, la adresa: Oficiul Arbitrului pentru Servicii Financiare, etaj 1, Pjazza San Kalcidonju Floriana FRN 1530, Malta sau pe www.financialarbiter.org.mt. Oricare dintre aceste entitati va poate solicita sa inaintati reclamatii prealabile in primul rand catre Creditor, inainte de a le sesiza pe acestea.</p>

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION
1. Identity and contact details of the creditor/credit intermediary

Creditor Address	Multitude Bank p.l.c. C 56251 ST Business Centre, 9th floor, 120, The Strand, Gzira GZR 1027, Malta
E-mail address	clienti@ferratumbank.ro
Web address	www.ferratumbank.ro
Credit Intermediary Address	N/A N/A

2. Description of the main features of the credit product

The type of credit	Unsecured fixed interest consumer revolving credit facility
The total amount of credit <i>This means the ceiling or the total sums made available under the credit agreement</i>	3000 RON.
The conditions governing the drawdown <i>This means how and when you will obtain the money</i>	Once the credit agreement is concluded, you shall receive credit within 2 (two) business days from receipt of the credit request by the Creditor - either by transfer to your bank account or otherwise in cash from a bank account held in the name of the creditor with a third party bank (IBAN: RO73RNCB0002167692930006) on providing evidence of identity with your original identification document and any other evidence of identity requested by such third party bank. If you opt to draw down the money in cash, the first draw down must be withdrawn within 14 calendar days from the date of the credit agreement. Otherwise the credit agreement shall be considered not to have been concluded.
The duration of the credit agreement	Five years from conclusion of the Credit Agreement, renewable for further periods of five years each unless either party notifies the other party of its intention to terminate the Credit Agreement by ninety (90) days' prior notice.
Instalments and, where appropriate, the order in which the instalments will be allocated	You will have to pay the following: 50.00 RON or 14.00% of the full amount due under the credit agreement (including Credit capital and nominal interest) whichever is the higher every month. If the total amount of the Credit together with the interest due is lower than 50.00 RON, the minimum amount to be paid shall be the total amount of outstanding Credit together with the interest. If the Credit Agreement is not renewed before the expiration date, the last payment shall be equal to all amounts due under the Credit Agreement.

	Interest and/or charges will be payable in the following manner: execution costs, registration fees and fees for extinguishing of the registration of the movable guarantees established under the credit agreement in/from the Archive Electronic Real Movable Guarantees, commissions, default interest, overdue nominal interest, current nominal interest, outstanding credit, remaining credit.
The total amount you will have to pay <i>This means the amount of borrowed capital plus interest and possible costs related to your credit.</i>	5385.55 RON. This calculation is based on Credit of 3000 RON and a yearly nominal interest rate of 146.80% amounting to 2385.55 RON of which 119.28 RON is payable to the ANAF as withholding tax based on the following assumptions: <ul style="list-style-type: none"> (i) The credit is provided for a period of one year starting from the date of the initial draw down, and the final payment made clears the balance of capital, nominal interest and other charges, if any; (ii) You will repay the capital (credit principal) in equal monthly payments, commencing one month after the date of the initial draw down. The total repayable amount varies depending on how much of the total credit you use, and how fast amounts due are repaid. Nominal interest is accrued on the open Credit balance at any time.

3. Costs of the credit

The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	146.80% per annum – fixed, chargeable each day on the amount of Credit outstanding of which 5% is payable to the Agentia Nationala de Administrare Fiscala (ANAF) as withholding tax. The interest amount is calculated using the following formula. $VC \cdot RND \cdot NZC$, where VC = Credit amount, RND = daily nominal interest rate, NZC = number of calendar days The nominal interest rate for the first 30 days from the date of the Credit Agreement shall be 0.00% per year. After such period, the nominal interest shall continue to accrue in accordance with the rates stipulated in clause 6 (iv) of the Specific Terms. The APR, total cost of the credit and total amount payable have been calculated on the basis of the borrowing rate indicated in clause 6 (iv) above.
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<p>Annual Percentage Rate of Charge (APR)</p> <p>This is the total cost expressed as an annual percentage of the total amount of credit.</p> <p>The APR is there to help you compare different offers.</p>	<p>299.46 %</p> <p>This calculation is based on a Credit of 3000 RON and a yearly nominal interest rate of 146.80% amounting to 2385.55 RON of which 119.28 RON is payable to the ANAF as withholding tax, and on the following assumptions:</p> <ul style="list-style-type: none"> (i) The credit is provided for a period of one year starting from the date of the initial draw down, and the final payment made clears the balance of capital, nominal interest and other charges, if any; (ii) You will repay the capital (credit principal) in equal monthly payments, commencing one month after the date of the initial draw down. <p>The APR is equal, for a period of one year, to the present value of all commitments, withdrawals, reimbursements and costs, present or future, agreed between you and the Creditor by signing the credit agreement. You know all the consequences and premises of the calculations and understand and accept that the APR values and the total cost of the Credit are indicative and are calculated for guidance.</p>
<p>Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out</p> <ul style="list-style-type: none"> - an insurance policy securing the credit, or - another ancillary service contract <p>If the costs of these services are not known by the creditor they are not included in the APR.</p>	<p>No</p> <p>No</p>

4. Related Costs

<p>Any other costs deriving from the credit agreement</p>	<p>A Single fee for services provided at the express request of the Customer of 99 RON.</p>
<p>Conditions under which the above mentioned costs related to the credit agreement can be changed</p>	<p>The Creditor may amend the Tariff of Fees (Appendix 1 of the Multitude Bank p.l.c.– Standard Terms of the credit agreement applicable to Customers resident in Romania (Standard Terms) at its discretion. However, such amendments only apply to existing credit agreement if the amendment is due to a legal amendment. You shall be notified of any amendment by a signed and dated notice which includes the registration number granted by the creditor, either by electronic means or in another durable medium and</p>

	<p>which is sent to you at least 30 days in advance, unless the law comes into force with a shorter notice period. You shall agree to any addendum provided by the creditor indicating acceptance of the new terms within 15 days from receiving the notice. You may refuse the amendments proposed by terminating the credit agreement before the changes come into effect. In such case, you may be required to repay all amounts due under the credit agreement before the date of termination. If you do not indicate refusal or terminate the credit agreement, the amendment of the credit agreement will be made based on the notification and will be considered as tacit acceptance of the amendments imposed by legislation.</p>
<p>Costs in the case of late payments <i>Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.</i></p>	<p>You will be charged 148.77 % per year on the credit principal overdue, until effective payment, for missing payments. Default interest may be levied by the creditor even if the Credit is declared due in advance for breach of essential (major) contractual obligations attributable to you, in which case default interest will be charged based on fixed percentage basis, which cannot exceed two percentage points and which is added to the interest rate provided in the credit agreement.</p>

5. Other important legal aspects

<p>Right of Withdrawal <i>You have the right to withdraw from the credit agreement within a period of 14 running days.</i></p>	Yes
<p>Early Repayment You have the right to repay the credit early at any time in full or partially.</p>	Yes
<p>Consultation of a database <i>The creditor must inform you immediately and without charge of the result of a consultation of a database, if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.</i></p>	<p>The creditor may consult Biroul de Credite S.A. and/or the Credit Risk Center. The creditor must inform you immediately and without charge of the result of a consultation of a database, if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.</p>

<p>Right to a draft agreement <i>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.</i></p>	Yes
<p>The period of time during which the creditor is bound by the pre-contractual information</p>	This information is valid for 15 days from the date of the loan application.

6. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Registration	Malta Business Registry C 56251 Malta Financial Services Register C 56251
The supervisory authority	Malta Financial Services Authority
(b) concerning the credit agreement	
<p>Exercise of the right of withdrawal</p> <p>The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract</p>	<p>You may withdraw from the credit agreement without indicating any reason within 14 calendar days from the date of its conclusion or when you receive the contractual terms and conditions and information mandatorily required in a durable medium in accordance with Section 2, Chapter IV from EGO no. 50/2010, if this is later. You are not obliged to indicate the reason for withdrawal. The right to withdraw can be exercised by simple notice identifying you and expressing your intent to withdraw. The term of 14 calendar days is observed if the notice is dispatched within that term. The notice must be made in writing or in other durable medium and provide at least the following information (a) Your name and personal identity code, (b) Notice of withdrawal, (c) Place and date of drawing up the notice and (d) in the case that the notice is sent by post, your signature. Any notice must be delivered to the address provided in the credit agreement or on the website of the creditor. If you do not exercise the right to withdraw, you shall be bound by the terms and conditions of the credit agreement. If you exercise your right of withdrawal, the credit agreement is considered not to have been concluded. In case of exercise of the right of withdrawal, you must settle the credit together with nominal interest due thereon calculated at the daily rate indicated in the credit agreement from the day that you received the credit to the repayment date (date when creditor received full repayment) without undue delay, but not</p>

	later than thirty (30) calendar days after the date of dispatch of the withdrawal notice. If you fail to act accordingly, the withdrawal will lapse.
Clause stipulating the governing law applicable to the credit agreement and/or the competent court	The credit agreement and the business relationship between you and Ferratum shall be governed by Romanian law. Information has been provided in terms of Romanian law. You may bring proceedings against Ferratum in the Member State of the European Union where you are domiciled or in the country of establishment of Ferratum. Ferratum may bring proceedings against you in the Member State of the European Union where you domiciled. Both parties may bring a counter-claim in the court where the original claim is pending.
Language regime	Information and contractual terms will be supplied in Romanian and English. The Romanian language shall prevail in case of conflict. With your consent, we intend to communicate in Romanian or Romanian and English during the duration of the credit agreement.
(c) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	You may submit a complaint to any of the following out of court complaint redress mechanisms: (1) the National Authority for Consumer Protection, with its headquarters in 72 Aviatorilor Blvd., district 1, postal code 011865, Bucharest and/or (2) Center for alternative dispute resolution in the banking field, with its headquarters at Str. Sevastopol no. 24, 2 nd floor, district 1, Bucharest and/or (3) in writing, to the Office of the Arbiter for Financial Services, at: The Office of the Arbiter for Financial Services, First Floor, Pjazza San Kalcidonju Floriana FRN 1530, Malta or www.financialarbiter.org.mt . Any of these entities may request that you first direct your complaints to the creditor before filing a complaint with them.