

STANDARDNE PREDHODNE INFORMACIJE ZA POTROŠNIŠKI KREDIT

1. Podatki o dajalcu kredita/kreditnem posredniku in podatki za vzpostavitev stika z njim

Dajalec kredita	Multitude Bank p.l.c. Licenca in reg. št.: C 56251
Naslov	ST Business Centre, 120 The Strand, Gzira, GZR 1027, Malta
E-naslov	info@ferratumbank.si www.ferratumbank.si
Spletni naslov	
Kreditni posrednik Naslov	N/A

2. Opis glavnih značilnosti kredita

Vrsta kredita	Nezaravarovana potrošniška revolving kreditna linija z variabilno obrestno mero.
Skupni znesek kredita <i>To je najvišji znesek ali vsota zneskov, ki je potrošniku na razpolago po kreditni pogodbi.</i>	1 000,00 EUR
Pogoji črpanja <i>Pomeni, kdaj in na kakšen način potrošnik prejme denar.</i>	Črpanje Kredita do višine Skupnega zneska kredita lahko zahtevate prek osebne uporabniškega računa po sklenitvi Kreditne pogodbe. Vsakokratno črpanje mora biti vsaj v višini minimalne vrednosti, ki je (če je) navedena na Spletni strani ali v Mobilni aplikaciji. Kredit boste prejeli preko bančnega nakazila na bančni račun, ki ste ga navedli, v dveh (2) bančnih delovnih dneh od odobritve zahteve za kredit s strani dajalca kredita.
Trajanje kreditne pogodbe	Nedoločen čas.
Obroki ali anuitete in, če je primerno, vrstni red njihovega odplačevanja.	<u>Plačati boste morali naslednje:</u> Vsak mesec odplačate 10,00 EUR, ali 7,00% celotnega zapadlega zneska, in sicer višjo od teh vrednosti. Če je skupni zapadli znesek nižji od 10,00 EUR, je minimalni znesek poplačila celotni zapadli znesek. Vrstni red odplačevanja je naslednji: (1) vsi stroški izterjave vseh zapadlih zneskov, (2) morebitne zamudne obresti, (3) stroški, (4) nominalne obresti, (5) glavnica in (6) vsi drugi zneski, ki jih dolgujete.

<p>Skupni znesek, ki ga mora plačati potrošnik <i>Pomeni vsoto izposojene glavnice, obresti in morebitnih stroškov, povezanih s kreditom.</i></p>	<p>174,90 EUR.</p> <p>Ta izračun temelji na Kreditu v višini 1 000,00 EUR in letni nominalni obrestni meri v višini 4,89% ki znaša 26,50 EUR, Nadomestilu za storitve v višini 86,40 EUR, Nadomestilu za vodenje kredita v višini 12,00 EUR in Nadomestilu za črpanje Kredita v višini 50,00 EUR (izračunan na podlagi Nadomestila za črpanje Kredita v višini 5,00% od vsakega zneska črpanja Kredita) in na podlagi naslednjih predpostavk:</p> <p>(i) Kredit se dodeli za obdobje enega leta, in sicer od datuma prvega črpanja, do zadnjega plačila, s katerim se poravna stanje kapitala, nominalne obresti in druge stroški, če obstajajo; (ii) Kapital (glavnico kredita) boste vračali v enakih mesečnih zneskih, s prvim obrokom en mesec po datumu prvega črpanja.</p>
	<p>Skupni znesek, ki ga mora plačati potrošnik se razlikuje glede na to, kakšen je vaš Skupni znesek Kredita, kolikokrat črpate Kredit in kako hitro odplačujete zapadle zneske.</p>
<p>Stroški kredita</p>	
<p>Kreditna obrestna mera ali, če je primerno, različne kreditne obrestne mere, ki se uporabljajo v pogodbi.</p>	<p>4,90% na leto.</p> <p>Variabila (2,40% se doda obrestni meri, ki jo določi Evropska centralna banka za operacije glavnega refinanciranja, in ki trenutno znaša 2,50%) % letno, pod pogojem, da v primeru, ko bi obrestna mera Evropske centralne banke za operacije glavnega refinanciranja znašala manj kot 0%, se za potrebe te Kreditne pogodbe šteje, da obrestna mera Evropske centralne banke za operacije glavnega refinanciranja znaša 0%.</p> <p>Obrestna mera Evropske centralne banke za operacije glavnega refinanciranja je na voljo na https://www.bsi.si/en/statistics/interestrates/ecb-interest-rates. Obrestna mera se bo spreminjala glede na spremembe referenčne obrestne mere.</p>
<p>Efektivna obrestna mera (EOM) <i>EOM je v odstotku izražena stopnja, ki izraža razmerje med skupnimi stroški in skupnim zneskom kredita. Podatek o EOM je v pomoč pri primerjavi različnih ponudb kreditov.</i></p>	<p>38,58%</p> <p>Ta izračun temelji na Kreditu v višini 1 000,00 EUR in letni nominalni obrestni meri v višini 4,89% ki znaša 26,50 EUR, Nadomestilu za storitve v višini 86,40 EUR, , Nadomestilo za vodenje kredita v višini 12,00 EUR in Nadomestilu za črpanje Kredita v višini 50,00 EUR, (izračunan na podlagi Nadomestila za črpanje Kredita v višini of 5,00% od vsakega zneska črpanja Kredita) in na podlagi naslednjih predpostavk:</p> <p>(i) Kredit se dodeli za obdobje enega leta, in sicer od datuma prvega črpanja, do zadnjega plačila, s katerim se poravna stanje kapitala, nominalne obresti in druge stroški, če obstajajo; (ii) Kapital (glavnico kredita) boste vračali v enakih mesečnih zneskih, s prvim obrokom en mesec po datumu prvega črpanja.</p>
<p>Ali je za pridobitev kredita oziroma ali je pod pogoji, pod katerimi se kredit trži, obvezno skleniti:</p> <ul style="list-style-type: none"> - pogodbo o zavarovanju kredita ali - drugo pomožno pogodbo o storitvah v povezavi skreditno pogodbo <p>Če stroški teh storitev dajalcu kredita niso poznani, niso vključeni v EOM.</p>	<p>Ne. Ne.</p>

Stroški povezani s kreditom

<p>Drugi stroški, ki izhajajo iz kreditne pogodbe.</p>	<p>Nadomestilo za storitve</p>	<p>Vsak dan vam bo zaračunano nadomestilo v višini: 0.04 EUR centov + 0.04 EUR centov * X</p> <p>X je število večkratnikov 100 EUR, neupoštevaje frakcije 100 EUR, ki jih v glavnici kredita dolgujete na zadevni dan.</p> <p>Na primer, če dolgujete 375 EUR na 06.04.2022, bo nadomestilo za storitve, zaračunano na ta dan: 0.16 EUR =</p> <p>0.04 EUR + 0.04 EUR * 3</p> <p>X= 3, saj so v 375 3-je večkratniki 100, neupoštevajoč 75 EUR (ki je frakcija 100 EUR).</p> <p>Če na podlagi Kreditne pogodbe ne dolgujete denarja vam nadomestilo za storitve ne bo zaračunano.</p>
	<p>Nadomestilo za vodenje kredita</p>	<p>1,00 EUR na mesec.</p>
	<p>Nadomestilo za črpanje kredita</p>	<p>5,00% vsakokratnega črpanja Kredita.</p>
<p>Pogoji, pod katerimi se zgoraj navedeni stroški, povezani s kreditno pogodbo, lahko spremenijo.</p>	<p>Členi 2.5., 2.6, 2.7, in 2.15 Kreditne pogodbe se lahko, zaradi sprememb zakonodajnih, gospodarskih in poslovnih zahtev in/ali sprememb tehničnega okolja in/ali sprememb parametrov izdelka ali storitve kadar koli spremenijo. Postopek spremembe Kreditne pogodbe je naslednji: Ferratum vas bo obvestil o predlaganih spremembah, ki začnejo veljati takoj po uradnem obvestilu, če vam niso v škodo ali če izhajajo iz veljavne zakonodaje. V drugih primerih imate pravico, da takšne spremembe zavrnete tako, da v desetih (10) koledarskih dneh po tem, ko ste bili o njih obveščeni, po elektronski pošti ali po pošti, odstopite od Kreditne pogodbe. V tem primeru boste ob odstopu poplačali vse zapadle zneske v skladu s Kreditno pogodbo. Vaša pravica do črpanja bo preklicana. Če ne zahtevate odpovedi kreditne pogodbe v (10) desetih koledarskih dneh po tem, ko ste bili obveščeni o predlaganih spremembah, se šteje, da predlagane spremembe sprejemate. V tem primeru bodo spremembe začele veljati v desetih (10) koledarskih dneh od datuma, ko ste bili o njih obveščeni.</p>	

<p>Obresti in stroški v primeru zamude pri plačilih. Zamujena plačila imajo lahko resne posledice (npr. irisilna prodaja) in lahko otežijo</p>	<p>Zaračunali vam bomo predpisane zamudne obresti po obrestni meri, ki je objavljena v slovenskem Uradnem listu, in trenutno znaša 8,00%. Predpisano obrestno mero zamudnih obresti dvakrat letno v slovenskem Uradnem listu objavi Minister za finance.</p> <p>Dajalec kredita vas bo obvestil o spremembah zamudne obrestne mere z navedbo datuma, od katerega se uporabljajo nove zamudne obresti.</p>
<p>pridobitev kredita.</p>	

4. Drugi pomembni pravni vidiki

<p>Pravica do odstopa <i>Potrošnik ima pravico, da v 14 dneh odstopi od kreditne pogodbe.</i></p>	<p>Da.</p>
<p>Predčasno odplačilo <i>Potrošnik ima pravico, da kadar koli v celoti ali delno predčasno odplača kredit.</i></p>	<p>Da.</p>
<p>Poizvedba v zbirki osebnih podatkov <i>Dajalec kredita mora potrošnika takoj in brezplačno obvestiti o rezultatu poizvedbe v zbirkah osebnih podatkov, če se vloga za kredit zavrne na podlagi take poizvedbe. To ne velja, če poseben zakon prepoveduje takšno informacijo.</i></p>	<p>Da. Dajalec kredita vpogleduje v sistem SISBON.</p>
<p>Pravica do osnutka kreditne pogodbe <i>Potrošnik ima pravico do brezplačnega izvoda osnutka kreditne pogodbe. To ne velja, če ob vložitvi zahteve dajalec kredita z njim ni pripravljen skleniti kreditne pogodbe.</i></p>	<p>Na zahtevo boste brezplačno prejeli kopijo osnutka kreditne pogodbe. Ta določba ne velja, če dajalec kredita v času zahteve z vami ni pripravljen skleniti kreditne pogodbe.</p>
<p>Časovno obdobje, v katerem predhodne informacije zavezujejo dajalca kredita.</p>	<p>Te predhodne informacije so veljavne od 06.04.2022 do 15 dni po datumu prijave.</p>

5. Dodatne informacije pri ponujanju sklenitve kreditnih pogodb na daljavo

<p>(a) v zvezi z dajalcem kredita</p>	
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Uveljavljanje pravice do odstopa	<p>Od Kreditne pogodbe lahko brez navedbe razloga odstopite v 14 dneh od njene sklenitve ali od dneva, ko na trajnem nosilcu podatkov prejmete informacije iz 12. člena slovenskega Zakona o potrošniških kreditih (Obvezne predhodne informacije), če je ta dan poznejši kot dan sklenitve Kreditne pogodbe. Razloga za odstop niste dolžni navesti. Če želite uveljavljati pravico do odstopa, morate o tem obvestiti Ferratum po elektronski pošti ali po pošti z uporabo zgoraj navedenih podatkov. Obvestilo mora vsebovati vsaj: (a) vaše ime, (b) vašo identifikacijsko številko, (c) izjavo, s katero izrecno zahtevate odstop od pogodbe, (d) zavezo, da bo Kredit poplačan skupaj z natečenimi obrestmi, brez nepotrebne odlašanja, najpozneje v tridesetih (30) delovnih dneh od obvestila. Če je obvestilo poslano v pisni obliki, mora vsebovati tudi vaš podpis, datum in kraj podpisa. Obvestilo je pravočasno, če je odposlano v 14-dnevnem roku. Dolg dolga morate skupaj z nominalnimi zapadlimi obrestmi, izračunanimi od dneva, ko ste prejeli dobropis, do datuma odplačila (datum, ko je upnik prejel polno poplačilo) brez nepotrebne odlašanja, vendar najpozneje v tridesetih (30) koledarskih dneh po tem, ko ste prejeli dobropis. obvestilo o odstopu. Če ne uveljavljate pravice do odstopa, vas zavezujejo določila in pogoji kreditne pogodbe. Če uveljavljate pravico do odstopa, se šteje, da kreditna pogodba ni sklenjena. Zapadli kredit morate vrniti skupaj z nominalnimi obrestmi, izračunanimi od dneva, ko ste prejeli Kredit do datuma vračila (datum, ko Ferratum prejme celotno poplačilo) brez nepotrebne odlašanja, vendar najpozneje v tridesetih (30) koledarskih dneh po posredovanju obvestila o odstopu. Če ne uveljavljate pravice do odstopa, vas zavezujejo pogoji Kreditne pogodbe. Če uveljavljate pravico do odstopa, se šteje, da kreditna pogodba ni bila sklenjena.</p>
Pravo, ki se uporablja pri poslovanju s potrošnikom pred sklenitvijo kreditne pogodbe.	Slovensko pravo
Pogodbena določila o pravu, ki se uporabljajo za kreditno pogodbo in pristojno sodišče.	<p>Kreditno pogodbo in poslovni odnos med vami in Ferratum se presoja po slovenskem pravu.</p> <p>Postopek zoper Ferratum lahko sprožite v državi članici Evropske unije, kjer imate stalno prebivališče, ali na Malti. Ferratum lahko zoper vas sproži postopek v državi članici Evropske unije, kjer imate stalno prebivališče. Obe stranki lahko vložita nasprotn zahtevek pred sodiščem, kjer že teče postopek na podlagi prvotnega zahtevka. Ta določba ostane v veljavi tudi po prenehanju Kreditne pogodbe.</p>
Izbira jezika	Informacije in pogodbeni pogoji so na voljo v slovenskem in/ali angleškem jeziku. V primeru nedoslednosti med njima, prevlada angleška različica. Z vašim soglasjem nameravamo med trajanjem kreditne pogodbe z vami komunicirati v slovenskem ali slovenskem in angleškem jeziku.
Vpis v sodni ali drug javni register	Malta Business Registry C 56251.
Pristojni nadzorni organ	Malta Financial Services Authority, Mdina Road, Zone 1, Central Business District, Birkirkara, Malta, CBD 1010. (http://www.mfsa.com.mt/pages/contact.aspx).
(b) v zvezi s kreditno pogodbo	

(c) v zvezi s pravnimi sredstvi

Dostopnost pritožbenega postopka in postopka Pritožbo lahko vložite pisno, na kateregakoli izmed spodaj navedenih izvensodnega reševanja potrošniških sporov. ponudnikov izvensodnega reševanja sporov: (1) Odvetniška pisarna Devetak in partnerji d.o.o., Prvomajska 23 5000 Nova Gorica, Podružnica Ljubljana Trdinova 7 1000 Ljubljana; email naslov: info@devetak.si (Tel.št.: (0)5 300 14 00, spletna stran: www.devetak.si) in/ali (2) na Urad razsodišča za finančne storitve (ang. Office of the Arbiter for Financial Services), na naslov: The Office of the Arbiter for Financial Services, First Floor, Pjazza San Kalcidonju Floriana FRN 1530, Malta ali na www.financialarbiter.org.mt. Vsaka od zgoraj navedenih institucij lahko zahtevata, da svojo pritožbo predhodno naslovite na dajalca kredita. Vsaka od teh entitet lahko zahteva, da svojo pritožbo najprej naslovite na Ferratum.

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

1. Identity and contact details of the creditor/credit intermediary

Creditor	Multitude Bank p.l.c. Reg. n.: C 56251
Address	ST Business Centre, 120 The Strand, Gzira, GZR 1027, Malta
E -mail address	info@ferratumbank.si www.ferratumbank.si
Address of the internet website	
Credit Intermediary	N/A
Address	N/A

2. Description of the main features of the credit product

The type of credit	Unsecured variable 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>	1 000,00 EUR
The conditions governing the drawdown <i>This means how and when you will obtain the money.</i>	Once you have concluded the Credit Agreement, you can request drawdowns of Credit up to your Credit Limit through your personal user account with the Creditor. The drawdowns must be for the minimum indicated on the Website or mobile App, if any. You shall receive the Credit via bank transfer to the bank account indicated by you within two (2) banking days from an approval by Ferratum of a request for Credit.
Duration of the credit agreement	Indefinite period.
Instalments and, where appropriate, the order in which the instalments will be allocated.	<u>You will have to pay the following:</u> 10,00EUR or 7,00% of the total amount payable whichever is the higher must be settled every month. If the total amount payable is lower than 10,00EUR, the Minimum Payment Amount shall be the total amount payable. Interest and/or charges will be payable in the following manner: (1) any costs of recovery of any amounts due; (2) any default interest; (3) the fees; (4) the nominal interest, (5) the Credit, and (6) any other amounts owed by you.

<p>The total amount you will have to pay This means the amount of borrowed capital plus interest and possible costs related to your credit.</p>	<p>1 174,90 EUR</p> <p>This calculation is based on Credit of 1 000,00 EUR and a yearly nominal interest rate of 4,89% amounting to 26,50 EUR, a Service Fee 86,40 EUR, a Subscription Fee of 12,00 EUR and a Drawdown fee of 50,00 EUR (based on a Drawdown fee of 5% of each amount of Credit drawn down) 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 clear 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 total repayable amount varies depending on how much of the Credit Limit you use, how many times you draw down Credit and how fast amounts due are repaid.</p>

3. Cost of the credit

<p>The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement</p>	<p>4,90%</p> <p>Variable (2,40% over and above the interest rate set by the European Central Bank on main refinancing operations, which is currently set at 2,50%) % p.a. provided that if the European Central Bank interest rate on main refinancing operations goes below 0%, the European Central Bank rate for the main refinancing operations shall be considered to be 0% for the purpose of this Credit Agreement. The European Central Bank interest rate for the main refinancing operations can be found at https://www.bsi.si/en/statistics/interestrates/ecb-interest-rates. The borrowing rate will be changed according to changes to the reference rate.</p>
<p>Annual Percentage Rate of Charge (APR). This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.</p>	<p>38,58%</p> <p>This calculation is based on Credit of 1 000,00 EUR and a yearly nominal interest rate of 4.891% amounting to 26,50 EUR, a Service Fee 86,40 EUR, a Subscription Fee of 12,00 EUR and a Drawdown fee of 50,00 EUR (based on a Drawdown fee of 5,00% of each amount of Credit drawn down) 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>Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out - an insurance policy securing the credit, or - another ancillary</p>	<p>No</p>

service contract If the costs of these services are not known by the creditor, they are not included in the APR.

Related costs

Any other costs deriving from the credit agreement	Service Fee	<p>Each day you will be charged a service fee of: 0.04 EUR cents + 0.04 EUR cents * X</p> <p>X is the number of multiples of hundred euro, ignoring any fractions of 100 euro, which you owe in Credit principal on the day</p> <p>For example, if you owe 375 EUR on the 06.04.2022, then the Service Fee charged on that day: 0.16 EUR =</p> $0.04 \text{ EUR} + 0.04 \text{ EUR} * 3$ <p>X= 3 as there are three multiples of 100 in 375 if you ignore the 75 EUR (which is a fraction of 100 EUR)</p> <p>If you do not owe money under the Credit Agreement you will not be charged the Service Fee.</p>
	Subscription Fee	1,00 EUR per month.
	Drawdown fee	5,00% of each amount of Credit drawn down.

Conditions under which the above mentioned costs related to the credit agreement can be changed

Clauses 2.5,2.6, 2.7 and 2.15 of the Credit Agreement may be amended at any time as a consequence of changes in legislative, economic and business requirements and/or changes to the technical environment and/or changes in product or service parameters. The procedure for amendments of the Credit Agreement shall be the following: the Creditor shall inform you of the amendments proposed. The amendments shall enter into force immediately upon notification if they are not disadvantageous towards you or if they derive from the applicable law. In other cases, you shall have the right to reject such changes by terminating the Credit Agreement within ten (10) calendar days of being notified of such changes by email or by post. In such a case you shall repay any amounts due in terms of the Credit Agreement upon termination. In the meantime, your right to effect drawdowns shall be suspended. If you do not request termination of the Credit Agreement within (10) ten calendar days from being notified of the proposed amendments, you shall be considered to have accepted the proposed changes, in which case such changes shall come into effect within ten (10) calendar days from the date on which you were notified of such proposed changes.

<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 the statutory default interest rate as published in the Slovenian Official Gazette, currently 8%. The statutory default interest rate is published in the Slovenian Official Gazette twice a year by the Slovenian Ministry of Finance.</p> <p>The Creditor shall inform you of changes to the default interest rate indicating the date from which the new default interest applies.</p>
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4. 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>	<p>Yes.</p>
<p>Early repayment <i>You have the right to repay consumer credit early at any time, in whole or partially.</i></p>	<p>Yes.</p>
<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>Yes. The Creditor consults the SISBON system.</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>	<p>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.</p>
<p>The period of time during which the creditor is bound by the pre-contractual information</p>	<p>This information is valid from 06.04.2022 until 15 days after date of application.</p>

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

<p>(a) concerning the Creditor</p>	
<p>Registration</p>	<p>Malta Business Registry with registration number C56251.</p>

The supervisory authority	Malta Financial Services Authority Mdina Road, Zone 1, Central Business District, Birkirkara, Malta, CBD 1010. (http://www.mfsa.com.mt/pages/contact.aspx).
(b) concerning the Credit Agreement	
Exercise of the right of withdrawal	<p>You have the right to withdraw from the Credit Agreement within 14 days from the conclusion of the Credit Agreement or from the day you receive the information mandatorily required in a durable medium in accordance with article 12 of the Consumer Credit Act, if this occurs later). You are not obliged to indicate a reason for withdrawal. In case you wish to exercise the right of withdrawal you must notify the creditor by email, or post using the details provided above. The notice must include at least: (a) your name; (b) your identification code, (c) a statement showing an explicit intent to withdraw from the Credit Agreement, (d) the undertaking to repay the Credit together with accrued interest without undue delay and no later than thirty (30) running days from notification. If the notice is sent in writing, it must also include your signature and the date and place of signing. The term of 14 days is observed if the notice is dispatched within that term. You must repay the Credit due together with nominal interest due thereon calculated from the day your received the Credit to the repayment date (date when the creditor received full repayment) without undue delay, but not later than thirty (30) calendar days after giving the withdrawal notice. 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 the right to withdraw, the Credit Agreement is considered not to have been concluded.</p>
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	Slovenian law.
Clause stipulating the governing law applicable to the credit agreement and/or the competent court	<p>The Credit Agreement and the business relationship between you and Ferratum shall be governed by Slovenian law.</p> <p>You may bring proceedings against Ferratum in the Member State of the European Union where you are domiciled or in Malta. Ferratum may bring proceedings against you in the Member State of the European Union where you are domiciled. Both parties may bring a counterclaim in the court where the original claim is pending. This provision shall survive the termination of the Credit Agreement.</p>
Language regime	Information and contractual terms will be supplied in Slovenian and/or English. The English language shall prevail in case of conflict. With your consent, we intend to communicate in Slovenian or Slovenian 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 in writing to any of the following out of court complaint redress mechanisms: (1) to Odvetniška pisarna Devetak in partnerji d.o.o, at Prvomajska 23 5000 Nova Gorica, Podružnica Ljubljana Trdinova 7 1000 Ljubljana; Email address: info@devetak.si (Tel. No.: (0)5 300 14 00, website: www.devetak.si) and/or (2) 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 Ferratum before filing a complaint with them.