

Subject: Order #16045 confirmed
From: Made in Market <info@madeinmarket.eu>
To: dolev.tenenboim@gmail.com
Date Sent: Friday, January 16, 2026 12:35:31 AM GMT+01:00
Date Received: Friday, January 16, 2026 12:35:33 AM GMT+01:00
Attachments: Terms of service.pdf,Refund policy.pdf



ORDER #16045

Thank you for your purchase!

We're getting your order ready to be shipped. We will notify you when it has been sent.

[View your order](#)

or [Visit our store](#)

Order summary



Skimmed Milk Lactose Free - 1L × 243

€473,85

Subtotal	€473,85
Shipping	€0,00
Taxes	€31,00

Total	€473,85 EUR
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Customer information

Shipping address

Billing address

Dolev Tenenboim
Lyoner str 52 g
60528 Frankfurt am main
Germany

Dolev Tenenboim
Lyoner str 52 g
60528 Frankfurt am main
Germany

Payment



ending with 3450

Shipping method

FREE Shipping - UPS Standard®

If you have any questions, reply to this email or contact us at info@madeinmarket.eu

Terms of service

SECTION 1

(see General Conditions of Sale in Section 2)

General Terms and Conditions of the website www.madeinmarket.eu

Legal Notice

IMPECCABLE PLACE - WAREHOUSE & DISTRIBUTIONS LDA., hereinafter **IMPECCABLE PLACE**, a legal entity with the single registration number and NIPC 516693468, registered in the Commercial Registry Office of Odivelas, with a registered office at Parque Industrial Armés, Bloco 3, Armazém S - Armés, 2715-771 Sintra, is the sole owner of all content and information contained in this website.

These Terms and Conditions regulate the conditions of access and use of the **IMPECCABLE PLACE** Internet website accessible via the URLs <https://madeinmarket.eu/> and which must be known by the user for the purposes of Law 07/2003, of 9 May, on Information Society Services and Electronic Commerce (LSSICE).

Browsing this website is completely free for all of its users and does not require any prior subscription or registration.

The users of this website express, through their use, their full, complete, and unconditional acceptance of the Terms and Conditions in force at each moment of use, as published in this legal notice.

Conditions of Access and Use of this Website

Access to this website, its contents, and information is the exclusive responsibility of the user and implies acceptance and knowledge of the legal warnings and its terms and conditions.

The user must use this website in accordance with the legislation in force, the present legal notice, and the instructions and notices that are published, as well as with morals and good customs, undertaking not to use the website for illicit and prohibited purposes that infringe the law in force, contrary to the provisions of this document, or which are harmful or injurious to the rights and interests of **IMPECCABLE PLACE** or third parties, which may in any way cause damage, render useless, overload, deteriorate, or prevent normal use by any other users.

Account Creation and Access Keys

The user can create an account on the website by creating, according to the instructions on the website, a username and a password (access keys).

The user undertakes to make diligent use of the username and password created, not making them available to third parties.

In the event of loss or theft of access keys or misuse by third parties, the user shall notify **IMPECCABLE PLACE** as soon as possible.

Industrial and Intellectual Property Rights

The user undertakes to respect the industrial property rights of **IMPECCABLE PLACE**. The use and/or granting of access to the website does not imply the granting of any right to the user over the trademarks, trade names, or any distinctive symbol used in it.

The content of the website is the exclusive intellectual property of **IMPECCABLE PLACE** and is protected by Portuguese legislation, which, in this respect, is embodied in the provisions of the Copyright Code, the Intellectual Property Code, and other applicable related legislation, namely international legislation.

In addition, the website and its content are protected by the EUIPO (European Union Intellectual Property Office) registration for industrial and intellectual property rights. **MADE IN MARKET®** and the **MADE IN MARKET®** logos are trademarks of **IMPECCABLE PLACE**, used under license No. 018756093 registered on December 22, 2022. Any unauthorized use of the trademarks or content may result in legal action taken by **IMPECCABLE PLACE**.

Changes to the Website

IMPECCABLE PLACE reserves the right to change these Terms and Conditions at any time, whenever it deems necessary, and without any prior notice. Changes will be duly posted on this website, as will the version of the Terms and Conditions in effect at the time of use of the website.

Law and Jurisdiction

Access to and use of this website are governed by the Portuguese legislation in force.

The competent court for the resolution of any disputes arising from the use of the website is the Judicial Court of the District of Lisbon West (Sintra), as it corresponds to the location of the company's headquarters, renouncing any other.

SECTION 2

(see General Conditions of Use in Section 1)

General Conditions of Sale for online purchases on the website www.madeinmarket.eu

Legal Notice

IMPECCABLE PLACE - WAREHOUSE & DISTRIBUTIONS LDA, hereinafter **IMPECCABLE PLACE**, a legal entity with a single registration number and NIPC 516693468, registered at the Odivelas Registrar of Companies, with head office at Parque Industrial Armés, Bloco 3, Armazém S - Armés, 2715-771 Terrugem-Sintra, hereinafter **MADE IN MARKET®**, is the exclusive owner of all content and information on this website and the trading company responsible for the billing and supply of products purchased through the same.

The purchase of products in the online store of the **MADE IN MARKET®** website, www.madeinmarket.eu presupposes acceptance of these terms and conditions.

MADE IN MARKET® reserves the right to freely modify the terms and conditions contained herein, within the scope of applicable law, without prior notice.

Object

1. These terms and conditions are intended to regulate the provision of services of the online store **MADE IN MARKET®**.
2. The purchase of any product through the online store implies acceptance of these terms and conditions.
3. Access to the online store does not require any prior subscription or user registration.

Product and Price Information

1. **MADE IN MARKET®** takes into account the information on the essential characteristics of the products; however, these are subject to constant changes about which the customer should be informed.
2. **MADE IN MARKET®** is not responsible for any differences and/or changes concerning the information on the products present in the online store that is provided by the supplier or manufacturer of products. Therefore, it is recommended to read the information on product labels, packaging, and documents that accompany the product before use or consumption.
3. **MADE IN MARKET®** reserves the right to change, at any time and without notice, the information and commercial offers, including prices, promotions, and trading conditions, presented on its products.

4. The sale of products in the online store is dependent on the existing stock at the time the product is collected. In case of the unavailability of the product at the time of checkout, the missing products will not be invoiced, and another similar product will be suggested to replace the selected product, which may or may not be accepted by the consumer. In cases of substitution, the price invoiced will be that of the substitute product and not that of the replaced product.
5. **MADE IN MARKET®** is a retailer that sells its products directly to the end consumer. Therefore, whenever there are indications that the products being purchased are not intended for personal or family consumption, **MADE IN MARKET®** reserves the right to refuse the sale.
6. Under the legislation in force, retail prices are presented in € (euros) and include VAT at the legal rate in force.
7. **MADE IN MARKET®** reserves the right to change the price at any time. The price is valid for the day it is announced, unless otherwise stated, and **MADE IN MARKET®** undertakes to apply the rates and prices indicated at the time of purchase.
8. The total price of the order, which is displayed at the time of order confirmation, is an estimated price, since price differences may arise in eventual products to be substituted or products that are unavailable. Only when the order is delivered will the invoice with the final price be presented.
9. For all sales outside of the European Union, the customer is responsible for paying any applicable VAT and customs duties. These fees must be paid to the relevant authorities, and failure to do so may result in penalties, fines, and legal consequences. **MADE IN MARKET®** has no control over these fees and cannot predict the exact amount that will be charged. It is the responsibility of the recipient to be aware of their legal obligations and to ensure that all necessary fees are paid. By using our website and making a purchase, you agree to comply with all relevant laws and regulations and to bear any costs associated with the purchase and importation of goods outside of the European Union.
10. Food products are subject to constant changes, of which the consumer should always be informed, and **MADE IN MARKET®** is not responsible for any divergences and/or modifications related to the information on them. Therefore, we recommend that you read carefully the information provided on product labels or tags, namely nutritional information, a list of ingredients, and recommendations for use, preparation, and/or conservation, before using or consuming them.
11. When purchasing wines and other wine cellar products, we warn that the harvest year may vary depending on the stock of the supply shop, so the year visualized in the image may not correspond.
12. Promotional sets and packages, which may include complimentary items such as glasses, scarves, or wines, **MADE IN MARKET®** notes that these items are produced on a seasonal and limited basis. Consequently, based on the stock available at the time of product collection, these items may be subject to substitution. Should a particular item be unavailable at the time of finalizing the order, it will not be invoiced, and an equivalent or better product may be offered in its place.
13. The images are illustrative, as variations may occur, which are the responsibility of the manufacturer.

Ordering and Payment

1. To purchase products, users must follow the instructions contained on the website. The products to be purchased should be added to the "shopping cart". To finalize the purchase and check out, it is necessary to confirm the order and provide information regarding the means of payment, shipping method, and billing
2. Orders placed in the online store will only be processed after payment has been received.
3. Accepted payment methods are VISA®, MasterCard®, Discover®, American Express®, Paypal®, iDeal, MBWAY, Bank Transfer (ATM), Google Pay® or Apple Pay®, Amazon Pay®, and Made in Market® Gift Card. Payments can be processed through the payment integration of Shopify Payments, Stripe Inc., Paybyrd B.V., or Klarna Inc.
4. To make the payment through the Made in Market® Gift Card, the customer will need to enter the gift card details online after selecting this payment method.
5. For payments made through Paypal®, MBWAY, and Credit Card, to the estimated value of the purchase, a request is made to the customer's bank to authorize and reserve the total amount of the order with an additional 3%. This amount will be held captive and will be charged only if the order value exceeds the estimated value in the request. The estimated value of the purchase may vary because the order contains items of variable price (by weight) or substitute products (previously approved by the customer).

Shipping Costs

1. Shipping has a fixed cost for orders from 0 to 5 kilos, from 5 to 15 kilos, and from 15 to 30 kilos and depends on the region of destination indicated by the customer.
2. **Free Shipping for orders over 49€***: Portugal (excluding Islands)
3. **Free Shipping for orders over 69€***: Spain, Portugal Islands
4. **Free Shipping for orders over 99€***: Austria, Belgium, Czech Republic, Denmark, France, Germany, Italy, Luxembourg, Netherlands, and Poland
5. **Free Shipping for orders over 149€ to the following region***: Switzerland
6. **Free Same-Day Local Delivery from 9 am to 9 pm for orders over 49€**: Munich (Germany), Lisbon (Grande Lisboa)
7. Additional information can be found on www.madeinmarket.eu/policies/shipping-policy and <https://www.madeinmarket.eu/pages/shipping>

***Heavy and Bulky Items (Liquids):** Orders that include significant quantities of heavy or bulky items, particularly liquids and beverages, may be subject to additional shipping charges. This primarily applies to orders eligible for free shipping but exceeding the maximum weight limit, which significantly impacts shipping logistics and costs. If an order contains items that fall into this category, the customer will be informed by **MADE IN MARKET®** about the applicable extra shipping fee after placing the order, along with a request for payment of the additional charge. Some products, such as mineral water or milk, have purchase quantity restrictions.

Delivery

1. **MADE IN MARKET®** provides several hypotheses of day and time of delivery so that the customer can receive the order when it suits him or her best.
2. Delivery from 1 (national) to 7 (international) working days. Large orders or orders delivered to unurbanized regions may take longer.
3. Local delivery is made on the day and time selected by the customer. Should any unforeseen event occur, **MADE IN MARKET®** will contact the customer as quickly as possible.
4. Delivery is made to the address given by the customer.
5. All deliveries are made by CTT Expresso, UPS®, FedEx TNT®, DHL®, or GLS®, and **MADE IN MARKET®** cannot be held responsible for delays in deliveries that cannot be attributed to it.
6. After sending the order, the customer will receive a shipping confirmation email, which will include a link with information that allows the tracking of the order and thus organizes the delivery with some accuracy.
7. Orders that are possibly damaged must be received by the customer so that the customer does not incur any costs when returning the goods. The value of damaged products will be refunded after validation by **MADE IN MARKET®**, alternatively, the customer may choose to receive a coupon without validity for use in any order they may make.
8. Any damage to the products delivered should be reported immediately to the courier, who will make the delivery through the form provided for this purpose. A complaint may also be filed with the customer support service. The answer to the complaint submitted in either of these two ways is presented within a maximum period of 48 hours.
9. **MADE IN MARKET®** delivers to the following countries: Afghanistan, Albania, Algeria, Andorra, Angola, Anguilla, Antigua & Barbuda, Argentina, Armenia, Aruba, Ascension Island, Australia, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Belarus, Belgium, Belize, Benin, Bermuda, Bhutan, Bolivia, Bosnia & Herzegovina, Botswana, Brazil, British Indian Ocean Territory, British Virgin Islands, Brunei, Bulgaria, Burkina Faso, Burundi, Cambodia, Cameroon, Canada, Cape Verde, Caribbean Netherlands, Cayman Islands, Central African Republic, Chad, Chile, China, Christmas Island, Cocos (Keeling) Islands, Colombia, Comoros, Congo - Brazzaville, Congo - Kinshasa, Cook Islands, Costa Rica, Côte d'Ivoire, Croatia, Cuba, Curaçao, Cyprus, Czech Republic, Denmark, Djibouti, Dominica, Dominican Republic, Ecuador, Egypt, El Salvador, Equatorial Guinea, Eritrea, Estonia, Eswatini, Ethiopia, Falkland Islands, Fiji, Finland, France, French Guiana, French Polynesia, French Southern Territories, Gabon, Gambia, Georgia, Germany, Ghana, Gibraltar, Greece, Greenland, Grenada, Guadeloupe, Guatemala, Guernsey, Guinea, Guinea-Bissau, Guyana, Haiti, Honduras, Hong Kong SAR China, Hungary, Iceland, India, Indonesia, Iran, Iraq, Ireland, Isle of Man, Israel, Italy, Jamaica, Japan, Jersey, Jordan, Kazakhstan, Kenya, Kiribati, Kuwait, Kyrgyzstan, Laos, Latvia, Lebanon, Lesotho, Liberia, Libya, Liechtenstein, Lithuania, Luxembourg, Macau SAR China, Madagascar, Malawi, Malaysia, Maldives, Mali, Malta,

- Martinique, Mauritania, Mauritius, Mayotte, Mexico, Moldova, Monaco, Mongolia, Montenegro, Montserrat, Morocco, Mozambique, Myanmar (Burma), Namibia, Nauru, Nepal, Netherlands, New Caledonia, New Zealand, Nicaragua, Niger, Nigeria, Niue, Norfolk Island, North Korea, North Macedonia, Norway, Oman, Pakistan, Palestinian Territories, Panama, Papua New Guinea, Paraguay, Peru, Philippines, Pitcairn Islands, Poland, Portugal, Qatar, Réunion, Romania, Russia, Rwanda, Samoa, San Marino, São Tomé & Príncipe, Saudi Arabia, Senegal, Serbia, Seychelles, Sierra Leone, Singapore, Sint Maarten, Slovakia, Slovenia, Solomon Islands, Somalia, South Africa, South Georgia & South Sandwich Islands, South Korea, South Sudan, Spain, Sri Lanka, St. Barthélemy, St. Helena, St. Kitts & Nevis, St. Lucia, St. Martin, St. Pierre & Miquelon, St. Vincent & Grenadines, Sudan, Suriname, Sweden, Switzerland, Syria, Taiwan, Tajikistan, Tanzania, Thailand, Timor-Leste, Togo, Tokelau, Tonga, Trinidad & Tobago, Tristan da Cunha, Tunisia, Turkey, Turkmenistan, Turks & Caicos Islands, Tuvalu, U.S. Outlying Islands, Uganda, Ukraine, United Arab Emirates, United Kingdom, United States, Uruguay, Uzbekistan, Vanuatu, Vatican City, Venezuela, Vietnam, Wallis & Futuna, Western Sahara, Yemen, Zambia, Zimbabwe.
10. If there are restrictions on importing specific products into the customer's country (e.g., products of animal origin like fish, meat, sausages, etc.) due to local laws, **MADE IN MARKET®** cannot be held responsible if such items are confiscated by the local customs authorities. Prior to making your purchase, it is the customer's responsibility to consult with the appropriate customs authorities in his country to determine if the relevant products can be legally imported.
 11. Deliveries made in a foreign country will be made by the company that offers the best rate for the customer.

Extended Producer Responsibility Compliance

1. In accordance with the Circular Economy Laws of various jurisdictions, **MADE IN MARKET®** has obtained unique identification numbers to signify compliance with EPR requirements in respective countries. These include, but are not limited to:
 - France (ADEME): FR366917_01RRYU
 - Germany (LUCID): DE4226596612341
2. **MADE IN MARKET®** is dedicated to implementing environmentally responsible practices in its operations. This commitment is manifested through the utilization of eco-friendly packaging materials, active participation in national recycling initiatives, and the continuous adaptation of our business practices to align with evolving environmental standards and legislation. Committed to a regular review and update of its policies and practices in accordance with the latest environmental standards and legislative changes. This includes, but is not limited to, adjustments in packaging methods, materials used, and participation in recycling programs as mandated by law.
3. As part of our environmental preservation commitment, we prioritize the use of recyclable packaging and take an extra step by repurposing packaging from our suppliers instead of outright disposal. For more information, visit our profile on Tree Nation at <https://tree-nation.com/profile/impact/made-in-market>

Returns

1. In case of dissatisfaction with a particular product, the customer may always exercise the right to free termination of the contract upon receipt of the order, not being required to indicate the reason for return, and simply proceed with the same with the courier who is making the delivery. The amount paid for the returned product will be refunded later, according to the payment method chosen for the order.
2. The right to free contract resolution can also be exercised by phone at [+351 210508653](tel:+351210508653) or by mail at info@madeinmarket.eu, in which case the products must be returned within 14 days from the date of reclamation, as long as they are in the same condition in which they were purchased, i.e., with complete packaging and, if applicable, with manual(s), parts, and accessories. The customer is responsible for any depreciation produced by any kind of manipulation other than those needed to establish the product's nature, characteristics, and correct functioning. The cancellation period will expire after 14 days from the day on which you acquire, or a third party other than the carrier and indicated by you acquires, physical possession of the last good. The amount paid for the returned product will be refunded, according to the payment method selected for the order, upon receipt of the product.
3. **MADE IN MARKET®** does not accept returns of the following products:
 - Perishable products that deteriorate upon return;
 - Products with limited durability that are compromised by the return;

- Sealed products, not subject to return for health or hygiene reasons, which have been opened after delivery;
- Made in Market® Gift Cards;

Complaints

1. Complaints can be submitted to **MADE IN MARKET®** through the e-mail address info@madeinmarket.eu.
2. Complaints may also be filed in the Online Complaints Book that is available at www.livroreclamacoes.pt/inicio.

Customer Support

If you need support, customers can contact **MADE IN MARKET®** through the chat function on the website or the following e-mail address support@madeinmarket.eu, telephone [+351 210508653](tel:+351210508653) or [+351 925544500](tel:+351925544500).

Online Consumer Dispute

1. For the resolution of disputes, the competent court will be the district court of the client's residence when it is located in the national territory.
2. For the resolution of other disputes, the competent court will be the Judicial Court of the District of Lisbon West (Sintra) to the exclusion of all others

Alternative Resolution of Consumer Disputes

1. In the event of a dispute, the client may resort to a Consumer Alternative Dispute Resolution Entity. These entities are the following:
 - Centro de Arbitragem de Conflitos de Consumo de Lisboa;
 - Centro de Arbitragem de Conflitos de Consumo do Vale do Ave;
 - Centro de Informação, Mediação e Arbitragem de Consumo;
 - Centro de Arbitragem de Conflitos de Consumo do Distrito de Coimbra;
 - Centro de Informação, Mediação e Arbitragem de Conflitos de Consumo do Algarve;
 - Centro de Informação de Consumo e Arbitragem do Porto;
 - Centro Nacional de Informação e Arbitragem de Conflitos de Consumo;
2. The customer may also use the European Online Dispute Resolution Platform www.webgate.ec.europa.eu/odr
3. Any additional questions may be consulted at the Consumer Portal - www.consumidor.pt

Refund policy

- We have a 14-day return policy, which means you have 14 days after receiving your item to request a return.
- To be eligible for a return, your item must be in the same condition that you received it, with tags, and in its original packaging. You'll also need a receipt or proof of purchase.
- To start a return, you can contact us. If your return is accepted, we'll send you instructions on how and where to send your package. Items sent back to us without first requesting a return will not be accepted.
- You can always contact us for any return questions via email, phone, or chat.
- Unfortunately, we cannot accept returns on gift cards.

In case of dissatisfaction with a particular product, the customer may always exercise the right to free termination of the contract upon receipt of the order, not being required to indicate the reason for return, and simply proceed with the same with the courier who is making the delivery. The amount paid for the returned product will be refunded later, according to the payment method chosen for the order.

The right to free contract resolution can also be exercised by phone [+351 210508653](tel:+351210508653) or by mail at info@madeinmarket.eu, in which case the products must be returned within 14 days from the date of reclamation, as long as they are in the same condition in which they were purchased, i.e., with complete packaging and, if applicable, with manuals, parts, and accessories. The cancellation period will expire after 14 days from the day on which you acquire, or a third party other than the carrier and indicated by you acquires, physical possession of the last good. The customer is responsible for any depreciation produced by any kind of manipulation other than those needed to establish the product's nature, characteristics, and correct functioning. The amount paid for the returned product will be refunded, according to the payment method selected for the order, upon receipt of the product.

Made in Market® does not accept returns of the following products:

1. Perishable products that deteriorate upon return;
2. Products with limited durability that are compromised by the return
3. Sealed products, not subject to return for health or hygiene reasons, which have been opened after delivery;
4. Made in Market® Gift Cards;

Refunds

We will notify you once we've received and inspected your return and let you know if the refund has been approved or not. If approved, you'll be automatically refunded using your original payment method. Please remember that it can take some time for your bank or credit card company to process and post the refund too.

Cancellation policy

Consumers have a fourteen-day right to withdraw.

Right of withdrawal

You have the right to cancel this contract within fourteen days without giving any reason. The withdrawal period is fourteen days from the day on which you or a third party named by you, who is not the carrier, have taken or have taken possession of the last goods.

To exercise your right of withdrawal, you must contact us (Impeccable Place: Warehouse & Distributions LDA, Parque Industrial Armés Bloco 3, Armazém S, 2715-771 Sintra, Lisboa, Portugal, info@madeinmarket.eu, telephone: +351 210 508 653) by means of a clear declaration (e.g., a letter sent by post or an e-mail) of your decision to revoke this contract. For this purpose, you may use the enclosed sample revocation form, which is not mandatory.

To comply with the withdrawal period, it is sufficient that you send notification of the exercise of the right of

withdrawal before the expiration of the withdrawal period.

Consequences of the revocation

If you revoke this contract, we shall reimburse you for all payments we have received from you, including delivery costs (with the exception of additional costs resulting from the fact that you have chosen a type of delivery other than the most favorable standard delivery offered by us), without undue delay and no later than fourteen days from the day on which we received the notification of your revocation of this contract. For this repayment, we will use the same means of payment that you used for the original transaction unless expressly agreed otherwise with you; in no case will you be charged any fees because of this repayment. We may refuse repayment until we have received the goods back or until you have provided proof that you have returned the goods, whichever is earlier.

You must return or hand over the goods to us or to Made In Portugal & Brasil e.K. (Karl-Theodorstrasse 18A, 80803 Munich, Germany) without undue delay and, in any case, no later than fourteen days from the day on which you notify us of the revocation of this contract. The deadline is met if you send the goods before the expiration of the fourteen-day period. You shall bear the direct costs of returning the goods. You will only have to pay for any loss in value of the goods if this loss in value is due to handling of the goods that is not necessary for checking the condition, properties, and functioning of the goods.

The right of withdrawal does not apply to the following contracts:

- Contracts for the delivery of goods that can spoil quickly or whose expiration date would be quickly exceeded.
- Contracts for the delivery of sealed goods that are not suitable for return for reasons of health protection or hygiene if their seal has been removed after delivery.
- Contracts for the delivery of alcoholic beverages, the price of which was agreed upon at the time of the conclusion of the contract but which can be delivered at the earliest 30 days after the conclusion of the contract, and the current value of which depends on fluctuations in the market over which the entrepreneur has no influence.

Model cancellation form

(If you wish to cancel the contract, please fill out and return this form.)

To Impeccable Place: Warehouse & Distributions LDA Parque Industrial Armés Bloco 3, Armazém S, 2715-771 Sintra, Lisboa, Portugal, info@madeinmarket.eu

- I/we (*) hereby revoke the contract concluded by me/us (*) for the purchase of the following:
- goods (*)/provision of the following service (*)
- Ordered on (*)/received on (*)
- Name of the consumer(s)
- Address of the consumer(s)
- Signature of consumer(s) (only in case of paper communication)
- Date(s)

(*) Delete where not applicable.

Special notes

If you finance this contract by means of a loan and later revoke it, you are also no longer bound by the loan agreement, provided that both contracts form an economic unit. This is to be assumed, in particular, if we are your lender at the same time or if your lender makes use of our cooperation with regard to the financing. If the loan has already accrued to us when the revocation takes effect, your lender shall be subrogated to our rights and obligations under the financed contract in relation to you with regard to the legal consequences of the revocation or return. The latter shall not apply if the subject matter of the present contract is the acquisition of financial instruments (e.g., securities, foreign exchange, or derivatives).

If you want to avoid a contractual obligation as far as possible, make use of your right of revocation and revoke the loan agreement if you are also entitled to a right of revocation.