



# ТИНЬКОФФ

## General terms and conditions of the consumer credit (loan) agreement

In accordance with Article 5 of Federal Law No. 353-FZ "On consumer credit (loan)".

1. Name of the creditor, location permanent executive body, contact telephone number for communication with the creditor, official website on the Internet, license number for banking operations (for credit institutions)	<p>Name of creditor: Joint Stock Company "Tinkoff Bank"</p> <p>Location of the permanent executive body: Moscow, st. Khutorskaya 2-ya, 38A, building 26</p> <p>Phone: +7 495 648-10-00</p> <p>Official website: <a href="https://tinkoff.ru">tinkoff.ru</a></p> <p><small>Universal license of the Central Bank of the Russian Federation No. 2673</small></p>
2. Requirements for the borrower that are established by the lender, and the fulfillment of which is mandatory for the provision of a consumer loan (loan)	<p>Citizenship of the Russian Federation or citizenship of a foreign a state not included in the list of foreign states and territories committing unfriendly actions against the Russian Federation, Russian legal entities and individuals, approved by Order of the Government of the Russian Federation dated March 5, 2022 No. 430-r, and included in the list , determined by the Bank;</p> <p>Age 18–70 years; Availability of an identity document; permanent or temporary registration on the territory of the Russian Federation or another document confirming the legality of the stay of a citizen of a foreign state on the territory of the Russian Federation</p>
3. Time frame for reviewing a document issued by the borrower application for a consumer loan (loan), and the lender's decision regarding this application, as well as a list of documents required for consideration of the application, including for assessing the borrower's creditworthiness	<p>Consideration period: usually an application is reviewed within 1–2 business days, but if additional client checks are necessary, the review period may be extended.</p> <p>List of documents: document certifying personality.</p> <p>The bank, using the contact information provided by the client, may additionally request other documents necessary to consider the application and assess creditworthiness client</p>
4. Types of consumer credit (loan)	Credit line
5. Amounts of consumer credit (loan) and its terms return	<p>Consumer loan amounts: are determined based on the results of assessing the client's solvency and are established by tariff plans ranging from 10,000.00 rubles to 90,000.00 rubles.</p> <p>Return deadlines: within the time frame and in the manner prescribed by the UKBO.</p>
6. Currencies in which consumer credit (loan) is provided	Russian rubles
7. Methods of providing consumer credit (loan), including using the borrower electronic means of payment	Providing a loan to the client's current account opened with the Bank

8. Interest rates in percent per annum, and when application of variable interest rates - the procedure for determining them	<p>Not applicable regarding interest rate.</p> <p>The agreement provides for a daily fee for using the Credit Line: 8 rubles for a debt amount from 1,000.01 rubles to 3,000 rubles, 19 rubles for a debt amount from 3,000.01 rubles to 10,000 rubles, 39 rubles for a debt amount from 10,000.01 rubles to 25,000 rubles, 59 rubles in other cases.</p> <p>For debt amounts up to 1000 rubles, no fee is charged.</p> <p>When repaying the Debt in the first 7 (seven) calendar days from the date of its occurrence (with the connected Tinkoff Premium/Private service - in the first 14 (fourteen) calendar days) fee not charged.</p>
8.1 Date from which interest is calculated for using a consumer credit (loan), or the procedure for determining it	Not applicable
9. Types and amounts of other payments by the borrower under a consumer credit (loan) agreement	Set by the client's tariff plan
10. Ranges of values for the total cost of a consumer loan (loan)	From 24.176% to 33.013% per annum, but not more than the maximum value of the full cost of a consumer loan (loan), established in accordance with Part 11 of Article 6 of the Federal Law of December 21, 2013 No. 353-FZ "On Consumer Credit (Loan)", at date of conclusion of the consumer loan agreement
11. Frequency of borrower payments upon repayment consumer credit (loan), payment of interest and other payments on the credit (loan)	<p>The Client is obliged to repay the amount of the Debt under the Credit Line in full, together with the fee accrued in accordance with the Tariff Plan for using the Credit Line, within 25 (twenty-five) calendar days from the date of generation of the Statement for the Billing Period in which the corresponding Debt arose, or within another period established by the Tariff Plan. At any</p> <p>time, the client has the right to make early repayment on his own initiative</p>
12. Methods for the borrower to return consumer goods credit (loan), payment of interest on it, including a free method for the borrower to fulfill obligations under a consumer credit (loan) agreement	<p>Methods of debt repayment: transfer from a card of another bank, bank transfer, Mobile Bank, Internet Bank, Bank ATMs. The list of available methods is posted on the Bank's website <a href="http://tinkoff.ru">tinkoff.ru</a>.</p> <p>Free way to fulfill obligations: Mobile Bank, Internet Bank, Bank ATMs. More details on the Bank's website <a href="http://tinkoff.ru">tinkoff.ru</a></p>
13. Terms during which the borrower has the right to refuse to receive a consumer loan (loan)	<p>The loan is provided on the basis of client statements.</p> <p>Thus, the client independently performs the actions for the final conclusion of the contract and can refuse to perform them at any time</p>
14. Methods of ensuring the fulfillment of obligations under a consumer credit (loan) agreement	Not applicable. The loans provided for in these General Conditions are provided by the Bank without collateral
15. Responsibility of the borrower for improper execution of a consumer credit (loan) agreement, the amount of the penalty (fine, penalty), the procedure for its calculation, as well as information on in what cases these sanctions can be applied	The customer's responsibility is determined by the pricing plans for the applicable products. The basis for applying sanctions is violation of the terms of the contract
16. Information about other agreements that the borrower is obliged to conclude, and (or) other services that he is obliged to receive in connection with the consumer credit (loan) agreement, as well as information about the possibility the borrower agrees to the conclusion of such agreements and (or) provision of such services or refuses them	The client is not obliged to enter into any other agreements in connection with the consumer loan agreement

<p>17. Information about a possible increase in the amount of the borrower's expenses compared to the expected amount of expenses in rubles, including when using a variable interest rate, as well as information that changes in the foreign currency exchange rate in the past do not indicate a change in its exchange rate in the future, and information about the increased risks of a borrower receiving income in a currency other than the currency of the loan (loan)</p>	<p>Not applicable, all loans provided by the Bank are issued in Russian rubles.</p> <p>A client receiving income in a different currency from the currency of the loan, due to changes in exchange rates there are increased risks of non-fulfillment of obligations under the consumer loan agreement and the application of penalties to it</p>
<p>18. Information on determining the foreign exchange rate currency in case the currency in which funds are transferred lender to a third party specified by the borrower when provision of a consumer loan (loan), may differ from the currency of the consumer loan (loan)</p>	<p>Not applicable</p>
<p>19. Information on the possibility of prohibiting the assignment by a creditor of rights (claims) to third parties under a consumer credit (loan) agreement</p>	<p>In accordance with the legislation of the Russian Federation, the client has the right prohibit the creditor from assigning rights to third parties (requirements) under a consumer loan agreement</p>
<p>20. The procedure for providing information by the borrower on the use of a consumer credit (loan) (if the consumer credit (loan) agreement includes a condition on the use by the borrower of the received consumer credit (loan) for certain purposes)</p>	<p>Provided by these General Conditions credit is a non-target product</p>
<p>21. Jurisdiction of disputes regarding claims of the lender against the borrower</p>	<p>Determined in accordance with the legislation of the Russian Federation (the claim can be considered in court at the place of residence client)</p>
<p>22. Forms or other standard forms in which the general terms of the consumer credit (loan) agreement have been determined</p>	<p><a href="#">Conditions for comprehensive banking services</a> The website also contains standard <a href="#">tariff plans</a>.</p>