HIRE-PURCHASE AGREEMENT
PRECONTRACTUAL INFORMATION

I General

1. The financial services provider, ESTO AS (hereinafter referred to as "ESTO" and " Us", "We", and "Our"), is the creditor (registry code: 14180709; address Tartu mnt. 24-24b, Tallinn, 10115, Republic of Estonia, e-post info@esto.ee, phone: (+372) 622 52 52)

2. The supervisory authority of ESTO is the Financial Supervision Authority (www.fi.ee, phone: 668 0500, fax: 668 0501, e-mail: info@fi.ee).

3. Through its cooperation partners, ESTO offers the Consumer (hereinafter referred to as "You") the possibility to pay for goods and services (hereinafter referred to as "Goods") by instalments (hereinafter referred to as "Hire-Purchase"). We have signed the agreements with our cooperation partners (hereinafter referred to as "Partner"). Our cooperation partners are listed on our website: www.esto.ee.

II Responsible lending

1. You are, after a thorough and critical analysis, convinced that You need the Goods and that the Hire-Purchase is needed for acquiring the Goods and You are able to duly follow the payments of the Instalments, fill in the application and all the requested data (asked by Us or the Partner) through Our System. If Your data is correct and sufficient, and the answer is positive, You can sign the Hire-Purchase agreement with the Partner.

2. Please read the precontractual information of the Hire-Purchase agreement sent to You by the Partner and by Us thoroughly, including the Standard European Consumer Credit Information, the Hire-Purchase Agreement, the Terms and Conditions of the Hire-Purchase Agreement, our Price List, and other implemented conditions referred to in the Hire-Purchase Agreement. All the terms and conditions and the Price List are available on Our website: www.esto.ee.

3. Please analyse all the conditions of the Hire-Purchase thoroughly. Upon interest (if you so wish), compare Our offer to the offers of other creditors. Make the financial decision that is the best and most reasonable for You.

4. Be aware that if You decide to enter the Hire-Purchase Agreement, You shall sign the Hire-Purchase Agreement and shall become one of the parties of the transaction who has an obligation to fulfil the Hire-Purchase Agreement (i.e. to pay the Instalments on time and according to the terms and conditions of the Hire-Purchase Agreement).

5. If you have additional questions concerning the precontractual information, please contact Us or the Partner immediately. We will explain all the details to You thoroughly and clearly. It is very important that Your decision to choose the Hire-Purchase and to sign the Hire-Purchase Agreement has developed by taking account of all the circumstances in detail and understanding all the conditions thoroughly.

6. Please be aware that paying for the Goods by Hire-Purchase is a financial service. Every financial service involves obligations, risks, and responsibilities. Your main obligation concerning the Hire-Purchase is to pay the Instalments on time (hereinafter referred to as Instalments) and Your main risk is the failure of paying the Instalments on time.

7. Please be aware of the principles of responsible lending. Think it through thoroughly whether you really need the Goods and the Hire-Purchase for paying for the Goods. Please take into account that when choosing the Hire-Purchase service, You will have to start paying regular/monthly Instalments according to the Hire-Purchase Agreement signed by You. Please analyse whether your family has enough free financial resources to pay for the Instalments at once. Critically assess Yours and Your family's real financial situation and the budget for the whole period of the Hire-Purchase Agreement. Assess whether life changes (incl. losing a job, changing jobs, a decrease of an income, new responsibilities, an illness, etc.) for You or Your family members may affect the budget of Your family and Your capacity for paying the Instalments.

8. Our wish is that You fully understand the meaning and responsibilities of the Hire-Purchase service and that You critically assess whether the Hire-Purchase Agreement matches Your needs and possibilities.

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9. Always send Us true and comprehensive information about your financial situation. Only then can We properly assess Your capability of paying the Instalments on time. We shall assess Your financial capability based on the information from You and from public databases, based on Our knowledge and experience.

10. If necessary, please turn to a professional who will help You fully understand Your accurate level of solvency.

III Instalments and other costs

1. The Partner has transferred Us all the claims against You resulting from the Hire-Purchase Agreement. For that reason, You shall start paying the Instalments of the Hire-Purchase Agreement to Us. You shall bear additional costs according to the Hire-Purchase Agreement. We are a business unity and providing the hire-purchase service is part of our commercial profile, therefore, the credit provided by Us is a paid service and in addition to the credit, You shall pay the fee for signing the Hire-Purchase Agreement, the interest, and the application fee.

2. Your payment obligations resulting from the Hire-Purchase agreement have been brought out in the Schedule of Payments (hereinafter referred to as Schedule of Payments). Your main obligation according to the Hire-Purchase Agreement is to follow the Schedule of Payments, e.g. to pay all the Instalments according to the sums and deadlines set out in the Schedule of Payments. In case You are not able to fulfil the obligations set out in the Hire-Purchase Agreement duly, default interest and other obligations connected to the late payment listed in the Hire-Purchase Agreement and on our Price List shall be added to Your main obligations.

3. Please examine the total amount of credit for the Goods, i.e. the gross amount of Your credit or the total sum that you agree to pay Us according to the Hire-Purchase Agreement, in case you duly follow the agreement.

4. You have the possibility to make an early repayment of the remaining Instalments at any time. In this case, We have a right to claim the early repayment fee according to the Terms of Service of the Hire-Purchase Agreement and the Price List.

5. You can pay the fees set out in the Hire-Purchase Agreement directly to our bank account, the requisite information of which is brought out in the Hire-Purchase Agreement under Your Client Profile. You can log in to your Client Profile on our webpage: www.esto.ee. Please consider that the interbank payments may be delayed on weekends and national holidays. Please make sure your payment is done early enough so that the payment can reach Us on time.

6. We recommend You sign the standing order agreement for every Hire-Purchase Agreement to ensure the timely and correct payment of your monthly Instalments. The instructions about the standing order agreement are stipulated on Your Client Profile. You can log into Your Client Profile on Our webpage: www.esto.ee.

7. In case You have the e-invoice standing order agreement, please make sure that Your bank account connected to the e-invoice standing order agreement has enough funds for fulfilling Your obligations set out in the Hire-Purchase Agreement.

8. Please contact Us immediately if You are experiencing solvency problems or when You think solvency problems are probable.

IV Right of withdrawal

1. You have the right to withdraw from the Hire-Purchase Agreement without providing a reason within a period of 14 days after receiving the Goods. In case of withdrawal from the Hire-Purchase Agreement, we assume You have also withdrawn from Your credit drawn down by the Instalments .

2. To withdraw from the Hire-Purchase Agreement, please send Us an application according to the regulations set out in the Terms of Service of the Hire-Purchase Agreement.

3. In case of withdrawal from the Hire-Purchase Agreement, You must return the Goods to the Partner or refund the monetary value of the Goods. The d

etailed conditions of the withdrawal are set out in the Terms of Service of the Hire-Purchase Agreement.

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V The consequences of the breach of the Hire-Purchase Agreement

1. In case You do not follow the Payment Schedule, you must pay Us default interest. The default interest rate is set out in the Hire-Purchase Agreement and the Price List. In addition to the default interest, You have an obligation to refund Us the damages brought to Us, the costs that exceed the default interest, and the costs brought out in our Price List (including the cost of the remainders).

2. In case You have given untruthful information in the Hire-Purchase Agreement or in case You breach other relevant conditions of the Hire-Purchase Agreement, You are subject to a contractual penalty according to the Price List.

3. The breach of the Hire-Purchase Agreement may result in the termination of the agreement initiated by Us. In case of the termination of the Hire-Purchase Agreement, You are obliged to repay Us all the Instalments immediately, in addition to other consequences resulting from the Hire-Purchase Agreement.

4. The basis for terminating the Hire-Purchase Agreement is brought out in the Terms of Service and in Our General Conditions.

5. The breach of the Hire-Purchase Agreement may result in collection, court, execution, or bankruptcy proceedings brought against You or the seizure of Your property, the forced sale of Your property, and the disclosure of Your payment failure to the debtors register (e.g. Creditinfo Eesti AS), which may remarkably decrease Your credit options in the future.

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