

# Indivy „Pay next month“ Payment Conditions

Inbank Finance AS

Effective as of 01.07.2021

In order to ensure that your Indivy purchase experience is as convenient and as pleasant as possible, the terms and conditions listed below apply between you and us (which is to say the client and Inbank).

## How does Indivy work

If you choose Indivy to pay, you have until the 15th of the next month to try the goods and decide how to pay for the things you have kept. You have the choice of paying for the purchase in one or more instalments. 10 days before the payment deadline, we will send you an e-mail reminder to make a choice. Our General Terms and Conditions of Indivy Payment Methods apply to the range of payment methods we offer.

If you agree to save the Indivy cookie on your device, next time you can use Indivy without filling in the registration form and using Indivy will be even faster and more convenient for you. Consent must be given again on each device. Read more about cookies and how to delete them here: [Inbank's cookie settings](#).

## Who can use Indivy?

To make sure that using Indivy will be financially doable for you, we check public registers and, if needed, other publicly available sources of information.

Paying for a purchase with Indivy might not work if you have any arrears or if you've used Indivy before and still haven't managed to repay the full balance of your shopping basket to Inbank. Also, your shopping basket amount could exceed the Indivy limit currently being offered to you.

## Price and payment

Inbank offers Indivy free of charge.

You can pay in two ways. First, the entire amount by bank transfer to Inbank's account at no extra charge. Second, monthly payments over a longer period.

Before dividing into instalments, we will ask for some additional information and provide you with personal terms and conditions, where additional fees are always clear and visible. You always have the option to refuse the offer. Inbank has the right not to approve your application for division into instalments or not to offer you a choice, if the information available to us at the time of purchasing Indivy changes. In this case, we are waiting for the full amount to be transferred to the Inbank account.

If you have used the Indivy payment option more than once in a month, we will aggregate the amount of your purchases. This means that you do not have to make several transfers for several purchases, but only one. When making an Indivy payment, make sure that the invoice reference number and the current account number match the information described in the e-mail. Only in this case, the payment will be received in Inbank's current account and the Indivy Go payment will be considered paid.

The goods become yours as soon as you obtain them and the seller transfers all claims arising from the sale agreement to Inbank Finance AS, including Indivy payment claims and associated claims (first and foremost

penalties and any claims for the compensation of damages arising from you not fulfilling your obligations).

## Refunds

If you wish to return your purchase, please contact the merchant with whom you made the purchase. The merchant will notify Inbank of your return, after which we will send you a confirmation of your return and an updated Indivy Go overview. Bear in mind that even in the case of a full refund, we will still invoice you if your shopping cart also included shipping or other additional services that will not be canceled upon return.

## What happens if a payment goes unpaid?

If you see you'll have trouble making a repayment, contact us here at Inbank straight away. If possible, we will prepare a payment schedule for you with fixed monthly payments. In a word, we'll work with you to find the best solution.

If you get into debt, you may find that a penalty and recovery costs are added to your total amount of Indivy in accordance with Inbank's [Price List](#). If the situation demands it, then based on your Indivy Payment Conditions we may transfer any claims we have against you to a collection agency. In such a case you'll be informed that we've done so. We have the right to pass on information about you and your transactions to third parties if such a right and/or obligation arises from law or our Terms and Conditions.

## Who is Inbank Finance?

Inbank Finance is simplifying everyday life by seamlessly merging financing with shopping. Inbank Finance is part of the consumer finance focused Inbank group active in the Baltics and Poland with additional deposits accepted in Germany, Austria and the Netherlands. Inbank bonds are listed on the Nasdaq Baltic Stock Exchange.

If you have any questions, get in touch with our customer support team:

info@inbank.ee

+372 640 8080

Our aim is to offer you a high-quality service. If at any time you're unhappy with our service (including our customer service), please let us know by following the [Procedure for Resolution of Complaints](#) on our website.