

《User Service Agreement》

"Installment Agreement"

The Lender and the Borrower agree to and jointly abide by this agreement. Adhering to the principles of equity, voluntarism, honesty, and reputation, and in the absence of consensus, this Small Loan Agreement is signed to ensure compliance and performance by the parties.

Article 1: Loan Form

Use an unsecured ID card to request a loan.

Article 2: Premium Interest Rate

Interest rates, fines, service charges, or any fees shall not exceed 25% per year.

Article 3: Loan Tenure Obligations

During the loan tenure, the Borrower has to:

- (1) Pay interest promptly.
- (2) Repay the capital on time.
- (3) If unable to borrow money from the account due to the Borrower's problem, cooperate with the Lender to finalize the payment.
- (4) Comply with all the terms of the contract.

Article 4

- (1) In the case of online borrowers without collateral, the lenders bear the risk of lending. Borrowers must disclose their financial status to the company to confirm their ability to repay their debts. The Borrower will withdraw the full amount from the loan account.
- (2) After signing this contract, both the Borrower and the Lender must comply with all requirements of the contract. If either party breaches the contract, the other party has the right to sue in court. The non-compliant party will have to pay a fine of 50 percent of the installment amount if no objection is raised.
- (3) If the credit transfer cannot be resolved due to the Borrower's problems, the Lender has the right to request the Borrower's assistance in handling it. After completing this operation, the Lender must transfer the funds.
- (4) The Borrower shall repay the loan principal and interest within the period specified in the contract. If the Borrower wants to apply for a loan extension, they must do so at least 5 days before the contract period expires.

Article 5: Lending

Before granting a loan, the Lender has the right to consider the following matters and make a decision to grant the loan after review:

- (1) Whether the Borrower has completed all legal formalities related to the loan under the applicable laws, such as obtaining government permits, approvals, registrations, and complying with relevant laws.
- (2) Whether the Borrower has paid the costs associated with this agreement, if any.
- (3) Whether the Borrower has complied with the loan terms specified in this agreement.
- (4) Whether the business and financial position of the Borrower have been deteriorated.
- (5) If the Borrower breaches the terms specified in this agreement.

Article 6

- (1) The Borrower cannot use the loan for illegal activities. Otherwise, the Lender reserves the right to demand prompt repayment of the principal and interest, and the legal consequences shall be borne by the Borrower.
- (2) The Borrower shall repay the principal and interest within the period specified in the contract. For the overdue portion, the Lender is entitled to recover the loan and charge 5% of the total amount due.

Article 7: Modification or Termination of Contract

Neither party is permitted to modify or terminate the contract without permission. If either party wishes to bring forth such facts in accordance with the provisions of the law, they must notify the other party in writing in a timely manner for settlement. After this agreement is modified or terminated, the Borrower shall repay 30% of the principal and interest in accordance with the terms of this agreement.

Article 8: Dispute Resolution

Both parties agree to amend the terms of this agreement through negotiation. If negotiations fail, either party can seek mediation from the local arbitration committee or bring the matter to a local court.

Article 9: Assumption of Credit Risk

The Lender assumes the credit risk of the Borrower. Due to the Overseas Filipino Workers (OFWs)" the central office requires borrowers to purchase personal accident insurance. If the Borrower is unable to repay the loan on time due to force manure, the Lender may request assistance from the insurance company in repaying the Borrower's loan, and the loan should be transferred to the Borrower's account as specified in the internal contract. If the Borrower signs the contract but fails to comply with the terms within half an hour of purchase, the company considers it a serious fraud and will take the credit dispute to the People's Court. The Anti-Contract King clause is also applicable. If the Lender fails to lend on time after purchase, the Borrower has the right to sue directly in the local court.

Article 10: Effective Date

This Short Loan Agreement takes effect from the date of its signing by both parties (including the electronic agreement). The text of the contract has the same legal effect. The Lender and Borrower each keep a copy of the contract.

Lender: Credit