

Saverium.es Terms of Service

1 § Background

These terms of service (the "Agreement") govern the use of the online consumer loan intermediation services provided by LVS Brokers Oy with its registered office in Finland, PL 644, FI-00101 Helsinki, Finland ("LVS Brokers" or "we") as well as the use of the LVS Brokers' website <https://www.saverium.es> (website and services both the "Saverium.es").

By accessing or using Saverium.es, you ("you" or the "User") accept the terms and conditions of this Agreement. This Agreement and the information provided herein are available in English.

Before submitting your loan application through Saverium.es you will have to confirm that you have read and that you accept the terms and conditions of this Agreement by marking a relevant checkbox.

LVS Brokers is an independent consumer loan intermediary, and is not authorized to represent or enter into agreements on behalf of any Lenders. Please note that LVS Brokers only acts as an intermediary between you and the Lenders and does not grant any loans, or make any decisions relating to the loans or the loan applications.

Please note that this Agreement only governs your customer relationship with LVS Brokers and the use of Saverium.es, not the loan granted to the User by the Lender.

2 § Using Saverium.es

By using Saverium.es to apply for a loan, you authorize LVS Brokers to request one or several consumer loan offers on behalf of you from the banks and other creditors ("Lender") cooperating with LVS Brokers. All Lenders are authorized and supervised by the relevant Spanish officials.

In order to use Saverium.es, you must be at least 18 years old.

Using Saverium.es is free of charge to the Users.

Saverium.es may have the right to obtain commission from the Lenders.

The User shall ensure that user names, passwords, and equivalent information obtained by the User in conjunction with registration to or using Saverium.es are kept confidential and stored and used in a secure manner and cannot be accessed or used by third parties.

Where it is suspected that any unauthorized person has become aware of a user name and/or password, the User shall immediately inform LVS Brokers thereof and change such user name and/or password. The User shall be responsible for any use of Saverium.es and any activity under the user accounts or user names and/or passwords given to the User.

For the purpose of proper use of Saverium.es, the User shall:

- a. have the active Internet connection enabling reciprocal communication;
- b. use the following browsers properly installed: latest version of Internet Explorer or three preceding versions of this browser, latest version of Firefox or three preceding versions of this browser;
- c. have cookies and Javascript enabled.

3 § Loan Applications and Services

The User shall ensure that all details provided by the User to LVS Brokers in the loan application are true, complete and correct. The User undertakes to inform us of any changes in such details as soon as possible in case such details have changed.

You understand that after you submit a loan application and express relevant consents for processing your personal data, such as your contact details, financial information and information on your prior loans and credits, your personal data will be requested from third-party registers available to the Lender or LVS Brokers in accordance with applicable law to assess your loan application and verify the information you have provided to us.

The provision of our services through Saverium.es will start upon proper submission of your loan application. Proper submission of a loan application results in concluding an agreement between the User and LVS Brokers for the provision of services, subject to the terms and conditions set out herein.

While submitting your loan application, you will have to confirm whether you request our services being provided to you immediately and before the lapse of the statutory deadline for withdrawal from the Agreement, by marking a proper checkbox (in the loan application form).

After submitting your loan application you will receive an e-mail confirming that LVS Brokes has commenced providing services to you in accordance with this Agreement and providing you with credentials and instructions to access LVS Brokers extranet, where you can see the Lenders offers or apply for the new offers.

LVS Brokers receives and verifies your loan application and forwards the same to one or several Lenders, whereupon the Lender may provide you with a loan offer. You understand that the Lenders process the information that you have submitted to us in your application for the purposes of assessing your application.

Submitting a loan application does not oblige you to enter into a loan agreement.

The terms and conditions of the loans (including the loan amount, interest, costs, and amortization) are determined solely by the Lender. The User may accept the terms and conditions of the Lender by accepting a loan offer submitted by the Lender. The loan agreement is entered into in accordance with the practices of the Lender. LVS Brokers is not a party to such loan agreement and cannot determine the contents of such agreements.

Upon a separate, prior, voluntary and revocable consent (given by marking relevant checkbox) you consent that LVS Brokers will receive from the Lender your loan application decisions and loan offers and information on any loan agreement entered into between you and the Lender. The User agrees that the decision made by Lender may be sent over the Internet to the e-mail address the User has specified in its loan application.

Please note that both LVS Brokers and the Lender may, each in their sole discretion, reject your application. The Lender may also offer you a loan that differs from the loan application you have submitted. Neither LVS Brokers nor the Lender guarantee that you will be granted a loan or any other financing instrument. You may accept or decline any loan offer submitted by the Lender.

When applying for a loan, please compare and assess your current income level and living costs to be able to calculate a realistic monthly repayment amount for the loan.

4 § Provision of Saverium.es

You acknowledge that interruptions to the availability of Saverium.es may occur, for example, in the event of data connection or network disruptions or in case of interruptions in third-party services.

You may not use Saverium.es for any unlawful activities, in particular it is prohibited to submit any unlawful content on the Saverium.es website.

LVS Brokers shall have the right to deny the User's access to Saverium.es without any prior notice to the User, if LVS Brokers reasonably suspects that the User uses Saverium.es in violation of the terms of this Agreement.

5 § Intellectual Property Rights

All Intellectual Property Rights in or related to Saverium.es and thereto related documentation and all parts and copies thereof shall remain exclusively vested with and be the sole and exclusive property of LVS Brokers and/or its subcontractors/licensors. "Intellectual Property Rights" shall mean copyrights and related rights (including database and catalogue rights and photography rights), patents, utility models, design rights, trademarks, tradenames, trade secrets, know-how and any other form of registered or unregistered intellectual property rights.

This Agreement does not grant you any Intellectual Property Rights in Saverium.es and all rights not expressly granted hereunder are reserved by LVS Brokers and its subcontractors/licensors.

6 § Liability

Saverium.es is offered to you free of charge. LVS Brokers has the exclusive right to decide on the contents of the Saverium.es website, to modify or update it at any time.

LVS Broker does not guarantee that the Saverium.es internet service will run without any defects, errors or interruptions.

LVS Broker is not liable for the damages caused by the transmission system malfunction, including equipment failures, delays and disruptions in transmission of information, unless such malfunction, delays or disruption are due to LVS Brokers negligence or willful acts.

LVS Brokers acts as an intermediary between you and the Lenders. We are not responsible for the damages resulting from the acts and omissions of the Lenders or their loan or financing products.

7 § Termination

The term of the Agreement is indefinite, subject to the following provisions set out below.

The User may terminate the Agreement at any time by sending a notice to the customer service of LVS Brokers (please see contact information below).

For clarity, this section only concerns the termination of the Agreement between LVS Brokers and you. Any loan or loan agreements between you and the Lender are terminated in accordance with the terms and conditions of such agreements.

Please refer to the terms and conditions of the Lender for information on your right to cancel or terminate a loan agreement.

Please note that the Lender must under law provide you information on your right to cancel or terminate a loan agreement as well as of the consequences and costs of such cancellation or termination.

§ 8 Right to withdraw from the Agreement

Within 14 days of entering into the Agreement (electronic service contract) with LVS Broker, the User may withdraw from it without giving any reason.

The User does not have the right to withdraw from the Agreement, if the consumer loan intermediary services provided by LVS Brokers through Saverium.es have been performed in full before the lapse of the statutory deadline to withdraw from the Agreement (which equals 14 days since entering into this Agreement).

LVS Brokers hereby informs the Users, that their personal data submitted in the loan application or otherwise by using Saverium.es will be processed in accordance with the provisions of the Act of 29 August 1997 on Personal Data Protection (consolidated text: Official Journal from 2016 item 922) and provisions of the Act of 18 July 2002 on providing services via electronic means (consolidated text: Official Journal from 2016 item 1030).

9 § Miscellaneous

Changes

LVS Brokers is entitled to amend this Agreement by providing Users with at least 30 days' prior notice on the website of LVS Brokers or by email (if applicable). The User which does not consent to the amendments or changes shall immediately cease using of Saverium.es after any such amendments and changes come into force. Any amendments or changes to this Agreement will not infringe upon any of the User's already acquired rights, in particular for the loan applications submitted before the date such amendments or changes to this Agreement come into force, the Agreement in the version as of the date of submitting loan application shall apply.

Force Majeure

Both parties shall be excused and shall not be responsible for any failure to comply with the terms of this Agreement due to causes beyond their control or the control of their suppliers, including but not limited to war, insurrection, riot or other civil disobedience, quarantine restriction, labour dispute except within either party's organisation, failure or delay in transportation, accidents, flood, earthquake, fire, storm, act of any government or any agency thereof, judicial action or act.

Applicable law and dispute resolution

This Agreement shall be governed by and shall be construed in accordance with the laws of Finland. We only provide Saverium.es to consumers domiciled in Spain.

The Users have the right to submit their complaints concerning the Saverium.es internet services according to the procedure described below. The provisions concerning the complaint procedure do not deprive the User of, nor limit, suspend or exclude any of the User's rights provided in the law. The complaints concerning the Saverium.es may be filed via e-mail on the following e-mail address: contacto@saverium.es or via registered mail on the address indicated below (with the annotation "Complaint"). LVS Brokers' information on the results of the complaint examination will be sent to the User via registered mail or via e-mail on the address indicated by User within 14 days since the day LVS Broker has received the complaint of that User.

Any remarks, comments and queries concerning the functioning of Saverium.es internet service shall be sent to the following email address: contacto@saverium.es. Spanish consumers may use alternative dispute resolution mechanisms and refer a dispute according to the regulation of European Parliament and the Council (EU) No. 524/2013 of 21 May 2013

on online consumer dispute resolution, the consumer may also file a complaint through the EU internet platform ODR (Online Dispute Resolution), available under the address: <http://ec.europa.eu/consumers/odr/>.

Disputes arising from this Agreement may also be resolved by the competent common court.

This Agreement is available on the Saverium.es website in format which enables its downloading, saving or printing.

The detailed provisions on the personal data protection are contained in the Saverium.es Privacy Policy, available at the Saverium.es website.

The communication between the Users and LVS Brokers will be held in the Spanish language.

Contact details:

LVS Brokers Oy
PL 644, 00101 Helsinki, Finland
<https://www.saverium.es>
Customer service: contacto@saverium.es
Line of business: Customer loan intermediary
Business ID in Finnish Trade Register: 2521965-8