



# "Inbank split into parts" Payment Conditions

effective as of 01.07.2023

In order to ensure that your purchase experience with our payment method is as convenient and pleasant as possible, the following terms and conditions apply between you and us (which is, between the Customer and Inbank).

## What is "Inbank split into parts"?

"Inbank split into parts" is a payment method offered by Inbank in cooperation with product sellers. It is not a loan, therefore Inbank does not apply interest on the loan, commission, service fee or other additional payments related to the possibility of paying for the product in several installments. Inbank offers the payment method "Inbank split into parts" free of charge. The payment method "Inbank split into parts" is beneficial for both sellers and buyers of goods. Buyers can purchase goods by dividing payments into several parts convenient for them, while sellers of goods are happy to transfer the responsibility of administering your payments to Inbank and receive compensation for the transfer of claim rights.

## How does the "Inbank split into parts" payment method work?

If you choose the "Inbank split into parts" payment method for payment, we divide the purchase price into several payments. The number of payments may vary depending on where and what items you purchase. We then send you a notice with details of your purchase and repayment dates. We send you each notification with information about the purchase and repayment dates for partial payment 10 and 3 days before the payment due date and on the day of the repayment due date. You can make a repayment by bank transfer to an Inbank account.

## Who can use the "Inbank split into parts" payment method?

Payment for a purchase with the "Inbank split into parts" payment method may not be available to you if you have debts.

## Repayments

The goods become your property as soon as you purchase them. Next, the seller of the goods transfers to Inbank all rights of claim arising from your purchase contract, including payment claims and related associated claims (claims for compensation for damages and payment of legal interest arising from non-fulfillment or improper fulfillment of the payment obligation).

When making a payment, make sure you enter the correct account number and payment reference number sent to you in the reminder. Otherwise, your payment will not reach your Inbank account, and your payment will be considered unpaid.

## Return of goods

If you wish to return the goods, contact the seller of the goods who sold them to you. After that, the seller of the goods will inform Inbank that you have returned the goods and in the case of a full return of goods, Inbank will cancel your payment obligation. Note that you may still be notified of your purchase and repayment dates on the first repayment date if your shopping cart included shipping or other services that aren't subject of refunding.

In case of a partial return of the goods, the seller of the goods informs Inbank about the return of the goods, and then we will unilaterally change your repayment amount and before the payment deadline we will send you information about the payments to be made with a reduced amount.

## What happens if a payment goes unpaid?

If you see that you are having trouble making a repayment, contact us immediately. If possible, we'll extend your repayment schedule and reduce your monthly payments. In a word, we will work with you to find the best solution.

If you get into debt, debt collection costs may be added to your payment in accordance with the Inbank Price List. We may transfer all our claims against you to debt collection companies. In this case, you will be notified. If we assign a claim against you because you do not make or make improper payments under "Inbank split into parts", we may also assign any other claim against you to any third party.

We have the right to transfer information about you and your transactions to third parties, if such right and/or obligation results from regulatory enactments or our General Terms and Conditions.

## Other provisions

Please ensure that your personal and contact details are always up to date as we need this to be able to offer you the "Inbank split into parts" service. If we have reason to suspect that the information you have provided is incorrect, or if you have any debts, we may restrict your use of the "Inbank split into parts" service.

Be sure to read Inbank's General Terms and Conditions, Principles of Processing Personal Data, Terms and Conditions of Digital Channels and our Price List, as they are part of our "Inbank split into parts" service.