



## QWARTA AGREEMENT

<b>QWARTA ISSUER</b>	<b>HC Consumer Finance Philippines, Inc. ("Home Credit")</b> 15 <sup>th</sup> Floor, Ore Central, 9 <sup>th</sup> Avenue cor. 31 <sup>st</sup> Street, Bonifacio Global City, Taguig, 1634, Philippines		
<b>CUSTOMER</b>	<Name>	Date of Birth:	<Date of Birth>
Home Address:	<Address Home>		
Permanent Address:	<Address Permanent>		
<b>Registered Contact Details</b>			
Email:	<e-mail>	Mobile No. 1:	<Mobile No 1>
Landline:	<landline number>	Mobile No. 2:	<Mobile No 2>
<b>DOCUMENTS</b>	<Id Type and Number>		
<b>QWARTA DETAILS</b>			
Credit Limit:	To be determined by Home Credit	Statement Cut-off Date:	<Cut-off Date>
		Payment Due Date:	+10 days from the statement cut-off date
		Validity:	24 months
<b>FEES AND CHARGES</b>			
Monthly Interest Rate:	4%	Attorney's Fee:	PHP 5,000.00
Minimum Installment Amount Payable	10% of the credit limit or Total Amount Due, whichever is lower		
Late Payment Fee	1 missed due date = 5% of Total Amount Past Due in the end of billing 2 straight missed due dates = 5% of Total Amount Past Due in the end of billing 3 straight missed due dates = 5% of Total Amount Past Due in the end of billing		

### Introduction

This Qwarta Agreement (together with all of its attachments, addendum, and other amendments) is made and entered into by and between the Customer and Home Credit for his or her personal use. The Customer acknowledges and agrees to be unconditionally bound to the provisions and statements contained in this Qwarta Agreement (including the Specific Terms and Conditions, Fees and Charges), the General Terms and Conditions, and the Applicant Consent Form, and agrees that the same shall constitute an integral and inseparable part of the Qwarta Agreement.

### Specific Qwarta Terms and Conditions

#### 1. Definitions

"Home Credit" refers to HC Consumer Finance Philippines, Inc.

"Billing Cycle" means the period of time covered by the e-Statement where the Qwarta Transactions and applicable Charges of the Qwarta account holder are posted and summed.

"BSP" refers to the Bangko Sentral ng Pilipinas.

"SEC" refers to Securities and Exchange Commission.

"Qwarta" refers to the Qwarta issued by Home Credit.

"Qwarta Account" refers to the Qwarta account opened by Home Credit for the purpose of entering all credits received and debits incurred by the Qwarta account holder under these Terms and Conditions.

"Qwarta account holder" is an individual to whom a Qwarta is issued by Home Credit and whose name appears on the application form.

"Qwarta Transaction" is the purchase of goods and/or services, Qwarta details or QR code payments in any other manner authorized or made by the Qwarta account holder regardless of whether a sales slip or other proof of purchase or order form is signed by the Qwarta account holder, or confirmed by Personal Identification Number (PIN), One-Time Password (OTP), or via mobile application as applicable.

"Charges" refers to the amount due from the Qwarta account holder by virtue of the use of the Qwarta or of the Qwarta details including, but not limited to, Qwarta Transactions, fees, Interest Charges, Late Payment Fees, additional expenses, damages, legal costs and disbursements, which will be charged to the Qwarta Account.

"Qwarta Agreement" refers to the agreement between Home Credit and the Qwarta account holder for the use by the Qwarta account holder of the Qwarta issued by Home Credit.

"Credit Limit" is the maximum total amount for Qwarta Transactions and Interest Charges, as well as other fees chargeable to the Qwarta Account.

"Customer Service Hotline" refers to Home Credit's customer service hotline at (02) 7753 5711, or as may be amended from time to time.

"Customer Service Channels" refers to Home Credit's customer service channels including the Customer Service Hotline, email (info@homecredit.ph), or any other digital or electronic channel supported by Home Credit, as may be provided and/or amended from time to time.

"Electronic Statement of Account" or "e-Statement" is the monthly statement sent to the Qwarta account holder through digital or electronic means, with details including but not limited to the Statement Balance, Minimum Amount Payable, Total Amount Payable, Qwarta Transactions, and Charges as of Statement Cut-off Date payable to Home Credit on or before the Payment Due Date.

"Interest Charges" is the payable amount of interest on the Qwarta Account and represents the cost for borrowing as provided in these Terms and Conditions.

"Late Payment Fees" refers to the amount representing charges for failing to pay the Minimum Amount Payable on or before the Payment Due Date as indicated in the Qwarta Agreement and will be reflected in the e-Statement, if applicable.

"Merchant Partners" shall refer to any entity providing goods and/or services that accepts the Qwarta or QR code as a mode of payment by the Qwarta account holder.

"Minimum Installment Amount Payable" shall refer to the minimum amount that a Qwarta account holder is required to pay on or before the Payment Due Date so that the Qwarta Account is not subjected to Late Payment Fees and/or temporary Qwarta suspension.

"Month" refers to the calendar month in a given year.

"Outstanding Balance" refers to the total balance outstanding on the Qwarta Account as of a specific date.

"Payment Due Date" is the date specified in the e-Statement by which date, payment of the Minimum Installment Amount Payable or any part of the Statement Balance thereof is due and payable to Home Credit.

"QR code" refers to Quick Response code - a matrix barcode containing information about the Merchant Partner.

"QR code payment" refers to payment for goods or services from Merchant Partners by scanning merchant QR code in Home Credit mobile application.  
"Statement Balance" refers to the total amount charged to the Qwarta Account as indicated in the e-Statement, including all amounts incurred by the use of the Qwarta as of Statement Cut-off Date.

"Statement Cut-off Date" refers to the end date of a Billing Cycle, as determined by Home Credit, when Qwarta Transactions and other applicable charges or fees during the billing cycle are summarized.

"Statement Date" is the date by which the e-Statement is issued by Home Credit to the Qwarta account holder

"Smile Rewards Program" means the loyalty rewards program of Home Credit for the Qwarta. Qwarta account holders can enjoy cashback rewards and promo deals based on participating Merchant Partners' current offer.

"Total Amount Payable" shall refer to the total outstanding amount that a Qwarta account holder owes as of any Payment Due Date.

"Transaction Date" is the date by which a Qwarta Transaction is undertaken.

"Transaction Posting Date" is the date by which a Qwarta Transaction is posted onto the Qwarta Account.

## **2. The Qwarta**

The Qwarta issued to the Qwarta account holder is the property of Home Credit. It is nontransferable and its use shall be subject to Home Credit's policies and guidelines. Home Credit shall, at its sole option and at any time, increase or decrease the Qwarta based on its risk assessment and risk management policies, and the Qwarta account holder shall be notified of such changes

## **3. Qwarta Activation**

The Qwarta will be activated upon the account holder's acceptance of the terms and conditions and contract signing, and upon Home Credit's approval of the account holder's application.

## **4. Use of the Qwarta**

The use of the Qwarta, Qwarta details or QR code payments is subject to the terms and conditions of this Agreement and other supplemental agreements, which may be amended from time to time and made available at Home Credit's website. All changes made in this Agreement or any other supplemental agreements shall become binding to the Qwarta account holder

## **5. Loyalty Rewards Program**

The Qwarta account holder is automatically enrolled to the Smile Rewards Program from the time of Qwarta activation. Home Credit reserves the right to amend, at any given time, its Smile Rewards Program Terms & Conditions, rewards scheme, without prior notice to Qwarta account holders. Full terms and conditions of Smile Rewards Program are available at Home Credit's website.

## **6. Qwarta Validity**

The validity of the Qwarta shall run from its activation up to a maximum period of 24 months unless earlier terminated by Home Credit or the Qwarta account holder under Section 21 hereof. The auto-renewal of the Qwarta shall be at the sole discretion of Home Credit. Home Credit reserves the right to replace the end date of the Qwarta issued to a Qwarta account holder for any reason. The Qwarta account holder shall be responsible for communicating to Merchant Partners with which the Qwarta account holder has existing transactions or to any interested party that the new Qwarta number is issued. Home Credit shall not be liable to the Qwarta account holder if, for any reason, any merchant or establishment does not honor the Qwarta. The Qwarta account holder agrees to hold Home Credit free and harmless from any and all claims for damages arising out of or in connection with the refusal of any merchant or establishment to honor the Qwarta or from any issues regarding the purchase of product/s or use of service/s of the merchant or establishment.

## **7. Loss of the mobile Phone associated to the Qwarta**

In case of loss of the mobile phone associated to the Qwarta, the Qwarta account holder shall immediately report it to Home Credit via the Customer Service Hotline or any other digital or electronic channel supported by Home Credit. The Qwarta account holder shall be liable to Home Credit for any and all transactions, purchases, and charges made or incurred from the use of the lost or stolen phone with the Qwarta until such time of reporting and acknowledgement of Home Credit of the loss of the Qwarta.

## **8. Qwarta account holder Information And Consent**

Qwarta account holder authorizes Home Credit:

- a. To conduct credit investigations necessary to determine Qwarta account holder's credit standing and financial capacity and to ask and/or release, disclose, submit, share, or exchange any Qwarta account holder's credit history or Qwarta Account information and reports as Home Credit may deem fit including, but not limited to, delinquent, past due, or litigation status of Qwarta Account, full payments or settlement of previously reported Qwarta Account and other Qwarta Account updates to consumer reporting or reference agencies, government regulatory agencies, and to banks or financial institutions, lending companies, creditors, loyalty program partners, Merchant Partners or other third parties.
- b. To process the Qwarta account holder's personal data, relevant information, and other documents in accordance with the Applicant Consent Form signed by the Qwarta account holder with Home Credit;
- c. To inform Qwarta account holder of its promotional offers, advertisements and surveys through email, short messaging services (SMS), telephone or any other means of communication. If the Qwarta account holder wishes to be excluded from the list of recipients, the Qwarta account holder may contact Home Credit's Customer Service Hotline; and
- d. In relation to the Qwarta account holder's personal data, personal information, and other documents provided or obtained by Home Credit, to perform any and all acts necessary, incidental, and in furtherance of its legitimate business interests and for compliance with its statutory obligations.

#### **9. Responsibilities Of Qwarta Account holder**

The Qwarta account holder acknowledges its liability to Home Credit for any and all amounts charged to the Qwarta, including but not limited to, purchases, transactions, interests, fees, and other charges. The Qwarta account holder agrees that all Qwarta Transactions shall be conclusively presumed to have been personally made by the Qwarta account holder. The Qwarta account holder also agrees to accept and pay for such charges without the necessity of proof of a signed charge or sales slip, and even without receiving the e-Statement. The Qwarta account holder acknowledges that the custody and care of the Qwarta is his responsibility and agrees to exercise the necessary safeguards against loss or theft of the mobile phone associated to the Qwarta, and fraudulent or unauthorized use.

#### **10. Membership Fees**

At the discretion of Home Credit, the use of the Qwarta may be subject to a monthly Membership Fee and the payment of the monthly Membership Fee shall be a condition for the continued use of the Qwarta. The amount of the Membership Fee shall be determined by Home Credit and will be communicated to the Qwarta account holder via the modes of communications provided in this Agreement or any other supplemental agreements. Membership Fees paid, when imposed by Home Credit, are nonrefundable even in instances where the credit privileges are suspended or terminated, or in case the Qwarta account holder elects to cancel the Qwarta before its end date. The continued use of the Qwarta and/or Qwarta Account shall be construed as acceptance by the Qwarta account holder of the amended terms, benefits, credit limit, and fees. The Membership Fee may be waived based on conditions to be set by Home Credit, which will be communicated to the Qwarta account holder via the modes of communications provided in this Agreement or any other supplemental agreements.

#### **11. Credit Limit**

Home Credit shall determine, based on the credit standing, credit history, and financial capacity of the Qwarta account holder, the credit limit to be given to the Qwarta account holder. Home Credit shall, at its own discretion and at any time, implement changes in the Credit Limit applicable on the Qwarta Account based on its risk management policies and guidelines in accordance with the regulatory requirement of the SEC, and the Qwarta account holder shall be notified of such changes. The Qwarta may be adjusted at any time and for whatever reason by Home Credit, and shall be communicated to the customer as soon as practicable via the modes of communications this Agreement or any other supplemental agreements.

The Qwarta account holder shall monitor the balance not to exceed the approved Qwarta and further agrees that Home Credit may reduce Qwarta account holder's Qwarta to an amount to be determined solely by Home Credit. Should the Outstanding Balance at any time exceed the approved Qwarta, Home Credit reserves the right to decline any transaction or deactivate the Qwarta. Any excess over the Qwarta shall be considered due and demandable immediately without need of further notice or demand.

The Qwarta account holder hereby acknowledges that the Qwarta as reflected in eStatement supersedes any and all Qwarta amount as indicated in the Agreement or previous e-Statements. Home Credit may implement changes in your Qwarta to an amount solely determined by Home Credit

#### **12. E-Statement**

The mode of delivery of the e-Statement is through the mobile app or any other digital or electronic channel supported by Home Credit. The Qwarta account holder shall immediately inform Home Credit in case the Qwarta account holder fails to receive the e-Statement. In the absence of any report of failure to receive the e-Statement, the Qwarta account holder is deemed to have received the same. The absence of the e-Statement or the Qwarta account holder's failure to receive the same shall not relieve the Qwarta account holder of its obligation to pay all charges arising from the use of the Qwarta on the Payment Due Date. The e-Statement shall form an integral part of these Terms and Conditions. In the event of any error in the e-Statement, the Qwarta account holder agrees to immediately notify Home Credit of said error. If no error is reported within thirty (30) days from the issue date of e-Statement, the Qwarta account holder agrees and confirms that the e-Statement is considered as true and correct and considered as conclusive evidence of the matters to which it relates, in the absence of any manifest error, and no other document such as charge, sales slips, and other similar notifications may be used to prove the transactions in the e-Statement.

#### **13. Minimum Installment Amount Payable**

The Minimum Installment Amount Payable is the minimum amount to be paid by the Qwarta account holder on or before the Payment Due Date. The Minimum Installment Amount Payable shall be determined based on due date precedence with penalties, charges and fees having a higher priority over the principal balance, with the following composition in the order provided below:

- a. Amounts already overdue (if any);
- b. Any Monthly Installment Amount already due (if any); and
- c. 10% of the Credit Limit or Total Amount Due, whichever is lower, which amount shall be prescribed to cover penalties first, then charges, fees, and the principal.

#### **14. Qwarta Payment**

The Qwarta account holder must pay the Minimum Installment Amount Payable, as shown in the e-Statement and must be received by Home Credit on or before the Payment Due Date. The payment through any authorized modes, or made to any accredited payment centers of Home Credit shall be considered as payment to Home Credit that is made on the same date. Payment which is less than or exact amount of the Minimum Installment Amount Payable shall be applied in the following order: the overdue amount (if any); the Monthly Installment Amount due (if any), the penalties, interest charges, fees and principal.

Upon receipt of a payment from a Qwarta account holder whose account carries different interest rates for different types of purchases such as , regular purchases, installments, balance transfers, Home Credit shall apply amounts in excess of the Minimum Installment Amount Payable first to the fees and charges, and then to the billed balance bearing the highest rate of interest, followed by the billed balance bearing the next higher rate of interest, until the payment is exhausted. The interest rate applicable on the Transaction Date pertaining to the amount shall be the basis for determining priority of payment.

In the event that the Qwarta account holder fails to pay the Minimum Installment Amount Payable on the Payment Due Date, Home Credit reserves the right to temporarily suspend the Qwarta until payment is made.

The Qwarta account holder may also choose to avail of the Automatic Debit Arrangement (ADA) wherein the Minimum Amount Payable or Total Statement Balance (whatever is selected by the Qwarta account holder) will be debited every month from the Qwarta account holder's enrolled bank account three (3) days prior to Due Date, or until Qwarta account holder has cancelled ADA service or terminated the Qwarta agreement wherein if the Qwarta account holder chooses the Total Amount Due, this amount will not include the interest fees that will be incurred between the billing and ADA payment dates. These interest fees will be included on the next billing statement.

Enrollment to ADA may be done by the Qwarta account holder using his electronic signature and Home Credit's E-Services, as defined under the General Terms and Conditions.

Should the Qwarta account holder avail of ADA, he/she undertakes to always maintain a sufficient amount for Home Credit to debit his/her account for the Minimum Installment Amount Payable or statement balance plus any fees or penalties, if any.

At any time, the Qwarta account holder may cancel ADA enrollment by calling Home Credit's hotline. After cancellation of ADA enrollment, Qwarta dues may be paid through Home Credit's designated Payment Channels.

#### **15. Interest Charge**

The Qwarta account holder is required to pay at least the Minimum Installment Amount Payable as indicated in the e-Statement for every Billing Cycle.

Interest is charged daily, with no grace period even between the billing and due dates, and will be computed as 4% (monthly interest rate) / 30 days (fixed) to get the daily interest rate, multiplied by the unpaid transaction and the number of days it was borrowed. The same computation is followed for each transaction.

Home Credit reserves the right to change the interest rates and/or fees from time-to-time and to be effective in the next Statement of Account and after written notification sent to the Qwarta account holder via the modes of communication provided in these Terms and Conditions subject to the right of the Qwarta account holder under Section 21 hereof.

In computing the Interest Charge, the principal portion (purchase transactions) of the daily Outstanding Balance shall be multiplied by the interest rate effective on the day. To compute the daily interest rate, the prescribed monthly interest rate shall be divided by 30 days (fixed). The Qwarta account holder agrees to pay Home Credit charges or interest on its obligation at a monthly rate as effective under the Qwarta Agreement.

#### **16. Late Payment Fee**

If no payment is received on or before the Payment Due Date or if the payment is below the Minimum Installment Amount Payable, a Late Payment Fee as indicated in the Qwarta Agreement shall be charged. The Late Payment Fee shall be imposed for every delay of a Billing Cycle.

#### **17. Default**

The Qwarta account holder shall be considered in default, irrespective of the reasons for its occurrences and regardless of whether it is voluntary or involuntary, when any of the following occurs:

- a. Qwarta account holder fails to pay for two (2) Billing Cycles at least the Minimum Installment Amount Payable on or before the Payment Due Date indicated in the e-Statement;
- b. Qwarta account holder's Outstanding Balance exceeds the assigned Credit Limit;
- c. False information is given by the Qwarta account holder to Home Credit or when any document, representation, or warranty made by the Qwarta account holder to Home Credit is proven to be untrue or fraudulent at the time it was given;
- d. Qwarta account holder fails to pay any other amount due and owed to Home Credit or its related companies or both, or fails to fulfill or perform any other undertakings or obligations under these Terms and Conditions or other contracts with Home Credit or other related companies, or both;
- e. Qwarta account holder violates any of the provisions of these Terms and Conditions and of any contract or other related documents it executed with Home Credit relating to any credit facility granted by Home Credit;
- f. Qwarta account holder becomes legally incapacitated or insolvent; and
- g. An event or circumstance that in Home Credit's reasonable opinion, could adversely affect the Qwarta account holder's performance or payment of obligations under these Terms and Conditions.

In case of default, Home Credit shall have the right to suspend or cancel the privileges of the Qwarta, and the Outstanding Balance and all charges on the Qwarta shall become immediately due and demandable without notice or demand.

The Qwarta account holder authorizes Home Credit to submit its name to the credit bureau. If Home Credit needs to refer the Qwarta account holder's case to a collection agency or through an attorney-at-law, the Qwarta account holder shall be liable to pay the cost of collection and/or attorney's fees and the expenses of litigation and judicial costs as applicable, which may be charged to the Qwarta Account.

#### **18. Suspension, Cancellation, Termination And Non-Renewal**

Home Credit may, upon its sole determination that circumstances warrant or that there is a valid reason, and without notice to the Qwarta account holder, suspend, cancel, or terminate the Qwarta Account and/or the Qwarta or its privileges at any time, or to not proceed with renewal of the Qwarta, provided that, the Qwarta account holder will be notified within seven (7) business days from the date of suspension, cancellation, or termination. The Qwarta account holder shall have the right to appeal the same subject to mutual agreement with Home Credit. The Qwarta account holder agrees to hold Home Credit free and harmless from any claim for damages arising from such termination.

The Qwarta account holder may, at any time, terminate the use of the Qwarta by calling Home Credit at the Customer Service Hotline. The termination is subject to the immediate payment of the Outstanding Balance including all charges and obligations incurred in connection with the use of the Qwarta. The Qwarta account holder will be advised over the Customer Service Hotline on the due date of the Outstanding Balance and the applicable interest rate until final settlement has been made. The Qwarta shall be deactivated at the date when the termination was requested and the termination of the Qwarta Account will be made final only upon full settlement of the Outstanding Balance and will continue to incur applicable fees and charges until termination of the Qwarta is final. Unless Home Credit receives a request from the Qwarta account holder to cancel the activated Qwarta, the Qwarta Account will continue incurring the applicable fees even if the Qwarta is not used after its activation.

#### **19. Collection**

Home Credit may appoint third parties, in accordance with relevant laws and regulations on outsourcing arrangements, for the collection of the amount due from the Qwarta account holder. Should a third party be engaged for collection, Home Credit shall inform the Qwarta account holder in accordance with Section 26 of the actual endorsement or transfer of endorsement, the names and contact details of the agency to whom the account is endorsed or transferred. If the collection is referred to a collection agency or enforced through court action, the Qwarta account holder agrees to pay the costs of collection in addition to whatever damages incurred by Home Credit in connection with the enforcement of its rights against the Qwarta account holder.

#### **20. Compliance With Laws And Regulations**

Qwarta account holder warrants that it will comply with all applicable Philippine laws, rules, and regulations pertaining to the use of the Qwarta.

#### **21. Authorization Through Telephone, E-Mail And Other Form Of Instructions**

The Qwarta account holder authorizes Home Credit to rely upon and act in accordance with any notice, instruction, or other communication which may be given by telephone, e-mail, SMS, or other means of communication, electronic or otherwise, by Qwarta account holder or on his behalf which Home Credit believes in good faith to have been made by the Qwarta account holder or upon his instructions or for his benefit. Home Credit reserves the right to require the instructions to be contained or sent in a particular form or the submission of supporting documents.

#### **22. Recording Of Communications**

The Qwarta account holder agrees to the recording of all forms of communications between the Qwarta account holder and Home Credit. Qwarta account holder likewise agrees and expressly consents that the recorded communication may be used by Home Credit or any authorized third party as evidence of the transaction and/or agreement in any legal proceeding.

#### **23. Notices And Communications**

The Qwarta account holder shall promptly notify Home Credit of any changes on the information declared by the Qwarta account holder during the application for the Qwarta, provided that in the absence of such notification, the Qwarta account holder confirms the validity and effectivity of the last known information provided to Home Credit and accepts that any communication provided by Home Credit on such information shall be binding and effective upon the Qwarta account holder. The Qwarta and any demands, notices, or any other communications contemplated under these Terms and Conditions may be delivered personally, or sent by ordinary post or commercial courier, or by email or SMS, or through Home Credit's mobile application or website, and such communications shall be deemed to have been received by the Qwarta account holder on the day of delivery if delivered by hand or commercial courier, and within five (5) days after posting, if sent by post, or on the date sent via email or SMS by Home Credit to the Qwarta account holder, and at the time of notification to the Qwarta account holder by publication in the Home Credit mobile application or website.

**24. Limitations Of Liability**

The Qwarta account holder confirms that it will hold Home Credit, its directors, officers, employees, agents, and assignees free and harmless against any claim, suit, liability, and loss or damage of any nature that may arise as a result of or in connection with the use of the Qwarta and transactions made through its use. Home Credit shall not be liable for any special, consequential, or indirect damages suffered by the Qwarta account holder even if Home Credit has been advised of the possibility thereof. The above provision shall survive the termination, cancellation, or suspension of the Qwarta or the right to use the Qwarta.

**25. Venue Of Actions**

Any suit or proceeding to be filed by either the Qwarta account holder or Home Credit shall be filed in the proper courts of Metro Manila to the exclusion of all other courts.

**26. Non-Waiver Of Rights**

Any waiver of rights by Home Credit shall be made in writing and signed by its duly authorized representative. Any failure or delay on the part of Home Credit in exercising any right or power shall not constitute as waiver of said right or power nor shall partial exercise of rights waive those rights not exercised.

**27. Amendments**

Home Credit reserves the right to amend the terms and conditions in this Agreement at any time for reasons it deems proper and the amended terms and conditions shall be effective between Home Credit and the Qwarta account holder at the time of notification to the Qwarta account holder by publication, including through Home Credit's website, or other means of communication, unless otherwise expressly provided for in the terms and conditions.

**28. Assignment And Waiver**

Home Credit may assign, discount, sell, or transfer partially or in full its rights and obligations against the Qwarta account holder. The Qwarta account holder shall not claim against the assignee or transferee, as the case may be, any set-off rights or obligations owed by Home Credit to the Qwarta account holder.

**29. General Terms And Conditions**

The terms and conditions form part of the Qwarta Agreement signed by the Qwarta account holder together with the General Terms and Conditions. In case of inconsistency between any provision of the General Terms and Conditions and of these terms and conditions of this Agreement, the terms and conditions of this Agreement shall prevail.

**30. Taxes, Fees And Expenses**

The Qwarta account holder shall assume all taxes, fees, and expenses that may become due in connection with the issuance and use of the Qwarta and/or any other credit facility granted by Home Credit in connection with the Qwarta.

**31. Complaints**

Any complaints by the Qwarta account holder pertaining to the use of the Qwarta and/or the Qwarta Account shall be communicated to Home Credit via its Customer Service Channels and the Qwarta account holder shall provide Home Credit with all necessary information and/or documents in order to properly resolve the complaint.

**ACCEPTANCE**

The Customer confirms having read and understood and agrees to the entire Qwarta Agreement constituting of the above clauses, including the General Terms and Conditions and the Applicant Consent Form. The Customer confirms that the Qwarta Agreement and the other documents have been explained to the Customer in a language understood by the Customer. The Customer is aware that Home Credit has agreed to grant the Customer the use of the Qwarta only after the Customer has agreed to abide by the terms of this Qwarta Agreement.