

As prescribed in Clause 6.4) of Resolution No. 136, bank loan advertisements, save for radio and TV advertisements, shall be accompanied by a statement of individual borrower's liability in case of default under the bank loan agreement.

The statement shall include the bank rights to:

- accrue forfeit (penalty, fine);
- collect funds on the borrower's bank accounts;
- transfer the debt for pre-trial collection and settlement to a collection agency;
- file a lawsuit and other information specified by the bank's internal documents.

A bank may refer in its advertisement to the official website or mobile application with the information on the bank rights and individual borrower's liability in case of default under the bank loan agreement.

Based on the foregoing, the Bank «loan/facility» advertisements for individuals shall contain the above information. The information may be posted as a text in the loan advertisement itself and as a reference to the Bank website/mobile application with this information posted on.

The bank rights shall become effective as per the description as follows:

1. transfer the debt for pre-trial collection and settlement to a collection agency — **in case of 90+ days in arrears;**
2. file a lawsuit and other information specified by the bank's internal documents — **in case of 120+ days in arrears;**
3. collect funds on the borrower's bank accounts — **on the 5th day in arrears;**
4. accrue forfeit (penalty, fine) — **within ninety (90) calendar days of arrears — zero point five percent (0,5%) of the overdue amount for each day of arrears, but no more than ten percent (10%) of the loan amount for each year of the bank loan agreement. No forfeit shall be charged after ninety (90) calendar days of arrears.**