

WEBSITE TERMS OF USE

1. INTRODUCTORY PROVISIONS

- 1.1 This website provides a dedicated space for comparing third-party financial products. It allows the user to compare and find a financial product according to his/her preferences (hereinafter referred to as the "**website**").
- 1.2 The operator of the website and the service provider available on the website is Finbino s. r. o., with its registered office at Na bráne 8665/4, 010 01 Žilina, Slovak Republic, Company registration number: 53 397 363, registered in the commercial register of the County court in Žilina, section: Sro, insert No.: 75902/L, e-mail contact: info@finbino.com (hereinafter referred to as the "**operator**").
- 1.3 The website enables users to use multiple functionalities currently available on the website, in particular: comparing and searching for loans, consumer credits, insurance, or other financial products provided by eligible third parties (hereinafter referred to as "**provider**" or "**providers**"), redirecting the user to a specific product of the provider, and connecting the user with the provider.
- 1.4 The services provided by the operator mainly consist of searching, processing, collecting, storing, and transmitting data. The services of the operator are intended only for users (natural persons) over the age of 16.
- 1.5 A natural person or a legal entity who visits the website, searches its content and uses its functionalities (hereinafter referred to as the "**user**") is obliged to comply with these terms of use.
- 1.6 These terms of use of the website govern the rights and obligations between the operator and the user (hereinafter referred to as "**terms of use**").

2. GENERAL TERMS OF USE OF THE WEBSITE

- 2.1 The use of the operator's services and access to the website is only possible with the user's consent to these terms of use. The use of a part of services is not conditional upon the user's registration.
- 2.2 Access to the website and its use is free of charge.

3. THE RIGHTS AND OBLIGATIONS OF THE USER AND THE OPERATOR

- 3.1 The user declares that he is fully legally capable and is at least 16 years old.
- 3.2 The user is not authorized to use the website services for any purpose contrary to generally binding regulations or these terms of use. The user must not use the services of the website in a way that could damage, disable, overload, or impair the functionality of the servers operated by the operator or his partners, or interfere with the use of those servers by others. The user must not obtain any materials or information related to the services of a website that are not (were not) made publicly available or provided by the operator.
- 3.3 The operator does not guarantee the continued functionality or error-free functionality of the website. The operator does not guarantee the correctness, completeness, veracity, and timeliness of the information published on the website. All data and images are for

informational purposes only, and the presentation of providers' offers does not constitute a proposal for the conclusion of a contract. The use of specific financial services offered by providers is subject to a specific agreement regarding specific contractual terms between the user and the given provider.

- 3.4 The operator shall have the right to interrupt or suspend the functionality of the website without giving any notice or reason.
- 3.5 The operator shall not be liable for any damage that the user might incur as a result of his access to the website, the use of website services, the non-functionality of the website, or actions related to the activities of other users or providers.
- 3.6 The operator is not responsible for providing the services of the providers or for fulfilling their contractual obligations.

4. COPYRIGHT

- 4.1 The website, as well as its individual parts, are protected by the copyright of the operator. The sole owner of the copyright on the website is the operator, who is also entitled to exercise property rights on that website.
- 4.2 It is prohibited to extend the content of a website without the prior consent of the operator (except for sharing messages on social networks with an indication of the source). In particular, the user shall not be authorized, without the prior consent of the operator, to copy, modify, disseminate or otherwise dispose of the contents of the portal for commercial use. The user is authorized to use the website solely for personal purposes.

5. PERSONAL DATA PROTECTION

- 5.1 When using the website, the user shall provide the operator with his or her data which are processed to the extent, in a manner, and for purposes which are in accordance with the provisions of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data, repealing Directive 95/46/EC (General data protection Regulation) The personal data of the user shall be processed by the operator for the purpose of providing services under these terms of use, for the purpose of direct marketing, and for the purpose of handling the user's requests or complaints. For more information about the processing of personal data, see the data processing principles of the operator.

6. FINAL PROVISIONS

- 6.1 These terms of use shall enter into force and shall take effect on the date of their publication on the website.
- 6.2 The operator is entitled to change these terms of use provided that such changes are necessary as a result of changes of the services, legislation, or technical capabilities of the operator.
- 6.3 If any provision of these terms of use proves to be invalid or ineffective in whole or in part, this shall not affect the validity or effectiveness of the other provisions of these terms of use. In the place of invalid or ineffective provisions, legislation shall be applied which is as close as possible to the meaning and purpose of the invalid provisions of these terms. The same will apply if any of the provisions of these terms are found to be unenforceable.
- 6.4 These terms of use are governed by the law of the Slovak Republic. Any irregularities and disputes arising in connection with these conditions shall be settled in particular by mutual

agreement. However, in the absence of such mutual agreement, all disputes will be finally settled by the respective court in the Slovak Republic.