

Loan Agreement

V 1.0

This Agreement is made between us, Asto Digital Limited, of 2 Triton Square, Regent's Place, London NW1 3AN, and you, **{BUSINESS NAME}**, of **{REGISTERED OFFICE ADDRESS}**.

If you were referred to us via a credit introducer, your credit intermediary will be eBay Marketplaces GmbH, an appointed representative of eBay International AG whose registered offices are at Helvetiastraße 15-17, 3005 Bern, Switzerland. We may pay commission to your credit intermediary or to one of its affiliates if you proceed with this Loan. For further information, please email us at help@asto.io, or call us on 0808 164 4277.

DETAILS OF YOUR LOAN

Duration of the Agreement:	{AGREEMENT DURATION} months from the date of this Agreement.
Loan Amount:	£{AMOUNT OF CREDIT}
Interest on the Loan:	£{TOTAL CHARGE FOR CREDIT} , or {LOAN INTEREST} % of the Loan Amount.
Total Amount Payable:	£{TOTAL AMOUNT PAYABLE}
Interest Rate:	{INTEREST RATE (PER ANNUM)} %, which is equivalent to {INTEREST RATE (APR)} % APR

The Loan Amount should be transferred to your nominated account shortly after you have agreed to the terms of the Agreement.

INTEREST ON YOUR LOAN

We calculate the interest on your loan using an interest rate of **{INTEREST RATE (PER ANNUM)}**% per annum, which is fixed for the duration of the Agreement. We calculate interest on a daily basis on the outstanding Loan Amount, so if you repay early, the amount of interest charged will be less.

We show you the APR, or annual percentage rate, using the same calculations as other lenders so you can compare borrowing costs. We have calculated the APR on the assumption that we send the funds to you immediately after we've processed your signed agreement, you repay the Loan on time and we and you will comply with the terms of this Agreement.

YOUR MONTHLY REPAYMENTS

You must pay the Total Amount Payable in **{# MONTHLY REPAYMENTS}** monthly instalments. Each monthly instalment will be **£{MONTHLY REPAYMENTS}**, save for the last instalment, which will be **£{LAST PAYMENT}**.

OTHER FEES OR CHARGES

There are no other fees or charges for entering into this Agreement. If you miss a repayment or fail to comply with the terms of the Agreement, the default charges set out below and in our terms and conditions may apply.

LATE PAYMENT FEE

We will charge you £15 for each late or missed payment. We will add these charges to the outstanding Loan Amount but we will not charge interest on this fee. Interest on the outstanding Total Amount Payable will continue to accrue daily at the Interest Rate of **{INTEREST RATE (PER ANNUM)}**%.

MISSED PAYMENTS

Missing payments could have severe consequences, including the possibility of legal proceedings being brought against you, and may result in Credit Reference Agencies being notified, which could make obtaining credit more difficult. We may terminate the Agreement, and you may also have to pay the unpaid balance of the Total Amount Payable early. If we take legal proceedings against you, we may apply to enforce any judgment that is made in a number of ways, including getting a charging order against your home. This could lead to your home being repossessed and sold.

EARLY REPAYMENT

You have the right to repay this Loan early either in full or in part at any time provided you do so in accordance with the requirements in clause 5 of our Loan Terms & Conditions. In order to do so, you should email us at help@asto.io or call us on 0808 164 4277.

STATEMENT OF ACCOUNT

You can request a statement of account free of charge at any time during this Agreement. Your statement of account will show: the details of each instalment owing under the Agreement, the date on which each instalment is due, the amount and any conditions relating to its payment and a breakdown of each instalment showing how much comprises capital, interest and any other charges.

YOUR RIGHT OF WITHDRAWAL

You have a right to withdraw from this Agreement within 14 days from the day after we notify you that this Agreement has been executed. You

can do this without having to give us a reason. If you wish to withdraw from this Agreement, you must notify us by email to help@asto.io, or you can call us on 0808 164 4277.

If you withdraw from this Agreement, you must repay the Loan Amount you received without delay and in any event no later than 30 days of notifying us of your withdrawal. You can make your repayment through your Asto account or by bank transfer to us. Please contact us on 0808 164 4277 if you wish to make a payment.

FINANCIAL OMBUDSMAN SERVICE

If you have a complaint, please contact us at help@asto.io or on 0808 164 4277. A copy of our complaints procedure is available on request. If you remain dissatisfied following the resolution of your complaint, you may have a right to complain to the Financial Ombudsman Service. You can get more details about the Financial Ombudsman Service on their website <http://www.financial-ombudsman.org.uk>.

Alternatively, you could submit your complaint through the European Commission's Online Dispute Resolution website. The European Commission may ultimately forward your complaint to the Financial Ombudsman Service. You can find out more information at <http://ec.europa.eu/odr>.

UNREGULATED AGREEMENT

This Agreement and the Loan are not regulated by the Financial Conduct Authority or any other supervisory authority and fall outside the scope of the Consumer Credit Act 1974 and its associated legislation.

TERMS AND CONDITIONS

Our [Business Capital Terms and Conditions](#) form part of this Agreement. You should read them before entering into this Agreement and let us know if anything is unclear.

DIRECTOR'S PERSONAL GUARANTEE

All sums due to us under this Agreement form part of your guaranteed obligations under the Director's Personal Guarantee you have entered into with us.

BEFORE SIGNING

1. Your particular attention is drawn to:
 - a. our [Business Capital Terms and Conditions](#) which form part of the Agreement
 - b. our [Privacy Policy](#), which explains how we will use your personal data; and
 - c. the Declaration of Business Purposes below.
2. By clicking "Accept" below, you agree to the terms and conditions in the Agreement.

If there is anything you do not understand or on which you require clarification, please contact us by emailing help@asto.io, or calling us on 0808 164 4277.

DECLARATION OF BUSINESS PURPOSES

By clicking "Accept" below, you declare that this Agreement is entered into by you wholly or predominantly for business purposes.

By clicking "Accept" below I, {CUSTOMER NAME}, agree on behalf of {BUSINESS NAME} that {BUSINESS NAME} will be legally bound by the terms of this Agreement.

{BUSINESS NAME}, acting by its director, {CUSTOMER NAME}, signed this Agreement on {ACCEPTANCE TIME} and agreed to be legally bound by its terms.

Date of Agreement: {AGREEMENT DATE} Agreement number: {AGREEMENT NUMBER}

Asto Digital Limited. Registered Office: 2 Triton Square, Regent's Place, London NW1 3AN, United Kingdom. Registered in England and Wales (No. 11124336). <https://asto.io/> Telephone 0808 164 4277. Calls may be recorded or monitored. Authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 798694. Asto is a registered trademark