

Terms and conditions

| 1. | The | offer | is not | applicabl | e to | MYIS | nroducts |
|----|------|-------|---------|-----------|------|--------|-----------|
| ⊥. | 1116 | OHE | 13 1101 | abblicabl | C LU | 171163 | DIOUUCLS. |

2. The offer is only applicable to E-shops.

To borrow or not to borrow? Borrow only if you can repay!