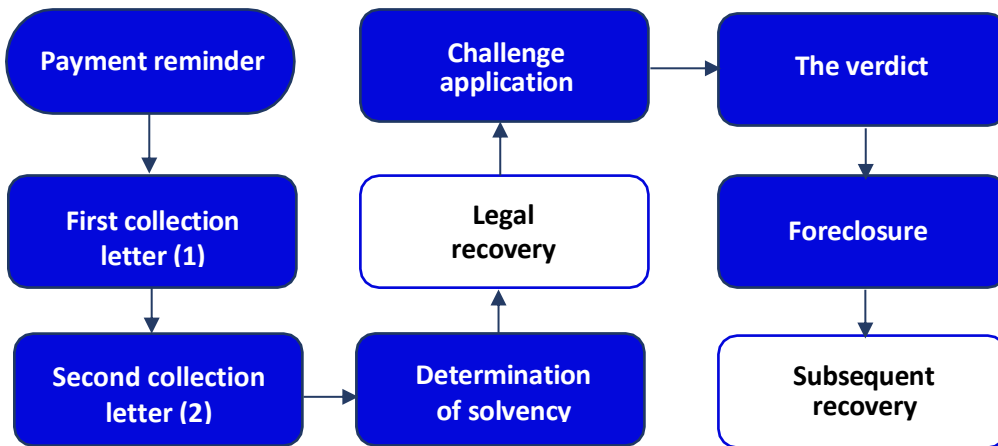
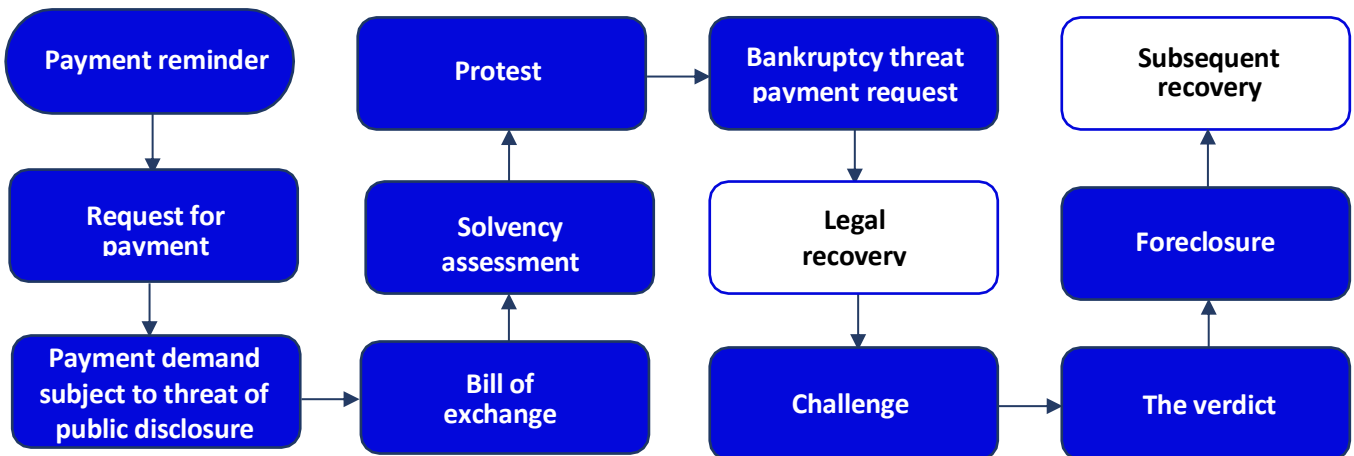


## 1. SERVICE DESCRIPTION FOR INDIVIDUALS



## 2. SERVICE DESCRIPTION FOR BUSINESSES



## RESONIA DEBT COLLECTION POLICY

1. The price list applies to the recovery of one undisputed claim of the customer.
2. Resonia Oy has the right to claim legal costs of collection and litigation from the debtor in the name of the creditor.
3. In the event of the cancellation of the assignment by the sponsor, the debt collection agency has the right to charge the client the statutory collection costs (Section 10 of the Act on Collection of Claims).
4. An advance payment of costs is requested to complete a legal recovery.
5. Special practises will be charged separately according to the tasks. Practises related to the contested recovery and its litigation will be charged separately.
6. The prices do not include VAT or collection from abroad.

## OUR QUICK DEBT COLLECTION SERVICE INCLUDES

**Voluntary recovery** is the initial stage of recovery, aiming to make the debtor pay their debts as flexible as possible, even by means of a payment agreement. Voluntary recovery can be carried out by letter/e-mail, telephone, or bill of exchange (businesses).

- Payment reminder **0€**
- Service fee **0€**
- Successful collection **0€**
- Recovery actions are subject to statutory recovery costs (Section 10 and section 10a of the Act on Collection of Claims).

**Judicial recovery** is only used to recover debts if the debtor won't pay debts voluntarily. It is used to seek a judgment on an unpaid debt. It includes both the possible court proceedings themselves and enforcement.

- Charging application and enforcement prices **starting from 115 €**
- Includes authority costs
- Excludes a distraint fee

**Subsequent recovery** begins when a credit limit recommendation is issued for the claim, 60 days have passed since the order was registered, and the claim is not in judicial recovery after voluntary recovery. It also starts after an unsuccessful judicial recovery or when it's agreed upon during the recovery process.

- We charge a **20% commission** on accrued capital and interest. It will also be charged upon cancellation.
- Administrative costs are included in the price of legal debt recovery.