

1. In case of non-performance of liabilities in due course by the borrower, the Bank may request early repayment of the loan amount and interest.
2. In case of a fine, the borrower shall pay the fine in the amount, specified under Clause 4, calculated against non-performed liabilities.
3. In case of non-performance of liabilities in due course by the borrower, if the collateral is not sufficient to pay the credit liabilities at the expense of the borrower's liabilities, the repayment of liabilities may be performed at the expense of other property of the borrower.
4. For each overdue day, the fine in the amount of 0.13% shall be calculated.
5. Starting from the moment of the calculation of the fine, the calculation of the interests shall stop for the amount, specified by the agreement, for which the fine is calculated.
6. The Bank may confiscate the pledged property of the borrower in case of the overdue loan or non-repayment of the loan by the borrower, by the judicial or extrajudicial procedure.
7. In case of non-repayment of the interest amounts and loan amount in due course by the borrower, the information about the borrower will be registered in the credit registry.